

# The Sea Coast Echo

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BAY ST. LOUIS, MISSISSIPPI

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ONE SECTION, 16 PAGES

## Additions on way at Gulfview

BY AMY PICKICH

Hancock school board members approved final plans from architect John Mykolyk for additional classrooms and a media center at Gulfview Elementary School on Thursday.

Superintendent Myrna Bourgeois said Friday construction could begin in about a month, once the state approves the plans and bids are received. The same plans will be used later for additions at Hancock Elementary, she said.

Bourgeois is also awaiting a final report from the Environmental Protection Agency concerning a recent claim that asbestos is in some dangerous areas at the school, that renovations could disturb.

The school has received a clean bill of health twice, once in 1986 and again in 1992, but a former Hancock County school maintenance man insists the danger of asbestos lurks in four or five spots at Gulfview.

Bourgeois said she called the EPA once the allegations were made and was given a clean report, but she insisted officials return for boring samples to be sure the school is free of asbestos before construction begins.

### AGENDA ITEMS

The board approved amendments to the 1993-94 budget and preparations and procedures for

the projected 1994-95 budget.

Personnel changes approved included the resignation of Yvette Necaise as cafeteria worker and the employment of Sally McCormick and Lynn Seals as substitute teachers for the remainder of the year.

The board also approved monthly supplemental salaries of administrators Donnie Golsen, \$400, and Alan Dedeaux, \$300.

A private contract with Sheryl Craft to transport students from Old Kiln Road to Hancock North Central Elementary and return, which is 15 miles one way, for \$6 per day was approved.

Low quotes approved included:

—\$574 from Entre Computers for a Hewlett Packard Deskjet Printer from Chapter 1 funds;

—\$1,719 for district-wide testing material from Psychological Corporation as a single source item;

—and \$1,604 for an extra-large Ellison Letter Machine and accessories from Ellison Educational equipment, Inc., as a single source item from EEF funds.

In other matters the board approved:

—the adoption of the equipment management policies and

GULFVIEW—Page 3



## Inland Waves at BJH

Karen Dieroff, right, of the Mississippi Museum of Natural Science in Jackson, a division of the Department of Wildlife, Fisheries and Parks, acquaints Bay Junior High students with marine life during a special presentation. The three-day program, Inland Waves, is designed to make information concerning marine

environments available to students in the inland counties of Mississippi. Students were able to get "hands on" experience with dead and living specimens during the activity. (Echo staff photos by Amy Pickich)

## President's Day closings listed

In observance of President's Day, all county and city offices in Waveland will be closed Monday, Feb. 21.

City offices in Bay St. Louis and the Diamondhead Property Owners Association offices will be open. All post offices will be closed.

All banks in Hancock County will be open.

Monday garbage pickup in Waveland will be Tuesday, with Tuesday's route picked up Wednesday. Gulf Coast Recycling and Waste Management will pick up as scheduled.

Stennis Space Center offices will be closed, but the visitor's center will remain open.

## Waveland to host camping rally

BY AMY PICKICH

The City of Waveland will again host the Telephone Pioneer's Family Camping International Rally at Buccaneer Park.

In 1990 the event generated some \$400,000 on the Coast, according to one of the coordinators, Jay Lagasse.

At Tuesday's meeting of the board of aldermen, Lagasse asked for the city's endorsement and help. He said a large portion of the money was spent in Waveland, Bay St. Louis and Hancock County in 1990.

There was no mention during the meeting of a recent report by an appointed panel which

criticized the city's methods of operation and finances. Ward 3 Alderman Curtis Colson was absent.

Lagasse said the event is scheduled July 16-22, with many of the visitors arriving early and staying late.

He said some 300 people are already registered to attend. In 1992, there were 566 reservations, 432 campers in the park and 1,103 people attending the rally. He expects a larger turnout this year.

The week-long event will feature tours, programs, meetings, a golf tournament, bonfire and dance.

### DOCKET

The bills were approved 2-1, after some discussion of routine items, with Ward 4 Alderman Stan Weidman voting against the motion to accept.

Weidman questioned two cellular phone bills, most of which were charges made by the police investigators, and a \$418.16 payment to Louisiana Utilities

for a Coleman Avenue project.

### GARBAGE TRUCKS

Weidman also voted against selling two garbage trucks to Boudin's Waste and Recycling Inc.

He said the trucks were never declared a surplus, although they were advertised for sale. He also wanted to have the trucks appraised to ensure the city would receive a fair price. Boudin's bid \$22,500 per

CAMPING—Page 3

## Bay council postpones action on consultant, sign ordinance

BY AMY PICKICH

Bay St. Louis city councilmen took no action on selecting a consultant for the city's comprehensive zoning plan or on a sign ordinance at Thursday's recessed meeting.

Mayor Eddie Favre said the council is expected to act on both items during a Feb. 22 meeting at 7 p.m. Both issues have been debated for months. A workshop is scheduled for Monday at 7 p.m.

Bay St. Louis city officials agreed last Thursday to hire the Jackson consulting firm of Continental Consultants, Inc., for the initial stages of the study. They will produce a planning area map of streets, public facilities and political boundaries for \$12,300. A base map for a zoning plan is to be prepared later.

They offered to do the entire plan for \$29,000, some \$6,000 less than Gulf Regional Planning Commission had proposed.

Gulf Regional Planning had called for extensive public involvement in their study, including monthly meetings of

a citizens advisory committee and two "town meetings" to help planners understand issues and concerns of the public.

Continental's proposal

doesn't address public involvement in the planning process, but city officials have promised

POSTPONES—Page 3

## Tax collecting at record pace

BY ELLIS CUEVAS

Edward Murtagh, Hancock County Tax Collector/Assessor, reports taxes are being paid at a record pace this year.

"We have already collected over 85% of Hancock County, Bay St. Louis and school taxes," Murtagh said.

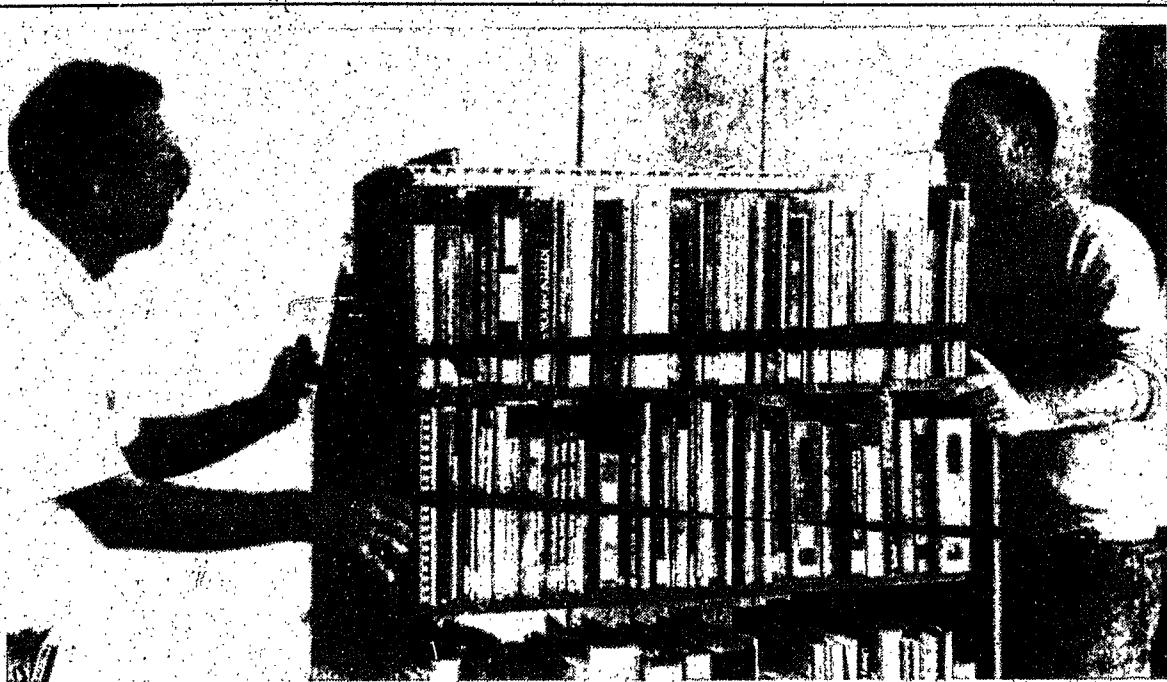
During the month of December some \$2 million was collected with another \$6 million in January and over \$1 million in February.

Several years ago Murtagh began offering taxpayers the opportunity of mailing payments in for their property taxes.

Murtagh said, "Each year more and more property owners are using the mail to pay their property taxes. This eliminates them having to come to our office and makes for a much smoother operation."

Delinquent accounts are now costing taxpayer's 1% a month in interest, as Feb. 1 was the deadline to pay without a penalty, Murtagh said.

The tax office is located at 161 Main Street, Bay St. Louis, and is open 8 a.m. to 5 p.m. Monday through Friday.



## On the move

Hancock County library workers began moving books Feb. 14 to the new city-county headquarters, just two doors down from the main branch, in the McDonald building next to Mississippi Power Company. The main branch will be closed until March 1, while the Kiln and Waveland branches will reopen Feb. 21. The physical move will take place until Feb. 28, but the computer upgrade of all library functions necessitates the closure of the smaller branches. The approximately \$1.5 million in improvements should be completed in six to nine months. During that time, the city-county branch will be open for business. (Echo staff photo by Amy Pickich)

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## TIDES

WEEK OF 2-20-94

DAY	HIGH	LOW	DAY	HIGH	LOW
Sun.	7:27 p.	6:34 a.	Fri.		9:40 a.
Mon.	8:21 p.	7:18 a.	Sat.	12:12 a.	9:40 a.
Tues.	9:15 p.	7:59 a.		2:18 p.	5:43 p.
Wed.	10:10 p.	8:38 a.	Sun.	1:33 a.	8:53 a.
Thurs.	11:08 p.	9:14 a.		1:21 p.	9:04 p.

## NARFE

Buccaneer Chapter 1729 of the National Association of Retired Federal Employees will hold an important monthly meeting Feb. 22 at 11:30 a.m. at the Bay-Waveland Yacht Club.

Time & Temp

467-9051

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**MARIE E. CUEVAS**  
 Mrs. Marie Perkins Cuevas, 84, of the Standard-Dedeaux community, died Wednesday, Feb. 16, 1994, in Gulfport.

Mrs. Cuevas was a native and lifelong resident of Hancock County. She was a member of Wolfe Creek Baptist Church in Standard. She retired after many years of employment at Movie Star Garment Factory in Poplarville.

She was preceded in death by her husband, Oliver Albert Cuevas Sr.; her parents, John and Rosella Rester Cuevas; and numerous brothers and sisters.

Survivors include a son, Oliver A. Cuevas Jr. of Standard-Dedeaux community; three daughters, Margaret Malley of the Fenton community, Nell Ladner and Yvonne Ladner, both of Necaise Crossing; 15 grandchildren; 29 great-grandchildren; 17 stepgrandchildren; 2 stepgreat-grandchildren; and three stepgreat-grandchildren.

Services were conducted Friday at Wolfe Creek Baptist Church in Standard, followed by burial in Standard Sandhill Cemetery, Standard Community.

Riemann Funeral Home in Bay St. Louis is in charge of arrangements.

**WILLA H. JOHNSON**  
 Willa Hazel Johnson, 90, of

Bay Christian died Wednesday, Feb. 16, 1994, in Gulfport.

Mr. Dedaux was a native of DeLisle. He was a member of St. Stephen Catholic Church in DeLisle, where he served as an usher. He served in the Army. He was employed with Gulfport Glass Co. for about seven years as a tank man. He later was employed at Pass Christian Isles Golf Course until retirement.

He was preceded in death by two sons, Charles Dedaux and Edmond Dedaux; three sisters, Bertha Dedaux, Celestine Dedaux and Nezer Jones; three brothers, Julian Dedaux, William Dedaux and Luther Dedaux; and one granddaughter, Marsha A. Lyons.

Survivors include his wife, Mrs. Louvinia Dedaux of Pass Christian; a son, Manual "Bob" Dedaux Jr. of Pass Christian; four daughters, Ms. Genevieve Lyons of Long Beach, Ms. Joyce Bowser, Ms. Margaret Jones and Ms. Ann Labat, all of Pass Christian; a sister, Peligie Dedaux; a brother, Harry Dedaux, both of Pass Christian; 27 grandchildren; and 22 great-grandchildren.

Services were conducted Saturday at St. Stephen Catholic Church in DeLisle. Burial was in St. Stephen Cemetery.

Richmond Funeral Home in Gulfport was in charge of arrangements.

**ERNEST JONES**  
 Ernest Jones, 78, of Picayune died Thursday, February 17, 1994, in Picayune.

Mr. Jones was a native of Saucier. He was a mechanic.

Survivors include five daughters, Eunice Lewis of Picayune, Dorothy James and Laverne Williams of Marietta, Ga., Debra Jones of Bogaloussa, La., and Deanna Baker of West Palm Beach, Fla.; one son, Ernest Lott of Gulfport; 49 grandchildren; and 3 great-grandchildren.

Visitation will be Sunday from 6 to 7 p.m. at Baylous Funeral Home in Picayune.

Services will be Monday at 12 p.m. at Baylous. Burial will be at Hart Chapel Cemetery in Poplarville.

Baylous Funeral Home in Picayune is in charge of arrangements.

**JOHN KOVACE**  
 John Kovace, 84, of Pass Christian, died Wednesday, Feb. 16, 1994, in Slidell, La.

Mr. Kovace was a native of Duquesne, Pa., and had been a resident of the Coast for most of his life. He was a publisher and published "This Week on the Gulf Coast" for 37 years.

He was preceded in death by his wife, Lucille Kovace.

Survivors include three

children, John Kovace of Slidell, La., and two daughters, Patricia Smith and Jeanette Smith, both of Bogaloussa, La.; two stepdaughters, Sue B. Anderson of Ashville, N.C., and Lee I. Ashford of Slidell, La.; a stepson, Charles Byron Ashford of Merritt Island, Fla.; 17 grandchildren; and 8 great-grandchildren.

A service will be at a later date.

The family prefers memorials to one's favorite charity.

Bradford O'Keefe Funeral Home in Gulfport is in charge of arrangements.

**SANDRA L. MORAN**  
 Mrs. Sandra Lizana Moran, 44, of Saucier, died Wednesday, Feb. 16, 1994, in Hancock County.

Mrs. Moran was a native of Harrison County and a member of St. William Catholic Church. She was employed by Casino Magic in Bay St. Louis.

Survivors include her parents, Bernice and Lonnie Lizana of Saucier; three daughters, Tammy Moran, Kandy Moran and Sandy Moran, all of Pass Christian; two brothers, Jurvis Lizana of Gulfport and Charles Lizana of Saucier; and two grandchildren.

Visitation was Friday evening at Riemann Memorial Funeral Home in Gulfport. Services were conducted Saturday at St. Ann Catholic Church, followed by burial in Lizana Cemetery.


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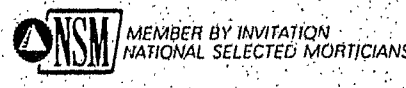
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**REFLECTIONS ON LIFE**  
 By Father Jerome LeDoux, SVD



For many years, inmates at the parish prison in Lafayette, La. watched in eager anticipation for Mr. Joe's visits. After all, who else would visit the jail on his own time, cut hair and shave all takers at no expense but to himself?

Prisoners were not the sole beneficiaries of the clippers, scissors and razor wielded by the skilled hands of Joe the Barber. He made it a practice to visit his friends, instruments in hand, trim their hair and shave their beard.

There was a most pleasant, familiar ring to what Mr. Joe the Barber did: "Come, blessed of my Father... for I was... ill and you cared for me, in prison and you visited me" (Mt. 25: 34-36).

For Mr. Joe, visiting, shaving and cutting the hair of the sick and prisoners was not an occasional imposition or unpleasant interlude in his life. No, it was part and parcel of life itself, a sometimes grimy but rewarding activity.

"Going to get a haircut by Mr. Joe was not going to the barber shop," remarked a young funeral director. "Rather, it was going to visit a friend and talk life over. It was going where you would hear the latest news and discussions."

And what a fortunate man the barber was. His first bit of fortune, according to him, was to have been born in Carencro, La., likewise the native town of "Louisiana Lightning," Ron Guidry, former New York Yankee pitching great.

"All good people are born in Carencro," he would say. Well, almost. Mable Coco was born in Avoyelles Parish, not in Carencro, but she was more than worthy to become the love of his life for the next threescore years.

He was a most fortunate man

**Living the beatitudes**

whose wife bore him a junior, Joseph Abel Francis, who was to become an auxiliary bishop in the archdiocese of Newark. Then there was Norman, first black president of Xavier U. in New Orleans for the last 25 years.

Daughters Pauline, Velma and Mabel are no slouches in their own right, solid citizens responsible for 18 grandchildren and 10 great-grandchildren.

These were the jewels in his life, worth incomparably more than his numerous religious and civic awards. The latter grew out of his intense participation in his one and only church, St. Paul, and to the city and parish of Lafayette.

The oldest living member of the Knights of Peter Claver at the time of his death at age 94, Mr. Joe was a charter member of Council 11 and a feverish promoter of the organization.

"I chose the beatitudes for the gospel reading," his son Joseph said at the Mass of Resurrection, "because this is how our father lived. He was born into a poor family and therefore respected everyone of any condition."

"He always told us not to say anything bad of anyone and to do only good to others. But he could be stubborn, and the older he got the more it was in evidence. Still, it takes stubbornness to follow through with principles and goals."

"Daddy had a great devotion to the Blessed Virgin, constantly praying the rosary at home and in church. He must have worn out 15 novena booklets in his lifetime."

Among the offertory gifts were a hair clipper, a barber's scissors and a razor. There is no better message for all of us ordinary people seeking God in the everyday items of life.

**In Memoriam**  
 In Loving Memory  
 of  
**MARIA YETTA**  
 Feb. 18, 1962  
 Jan. 12, 1986  
 "Days Remembered"

I think about that smiling face  
 the grin from ear to ear  
 And then there was a frown or two  
 oftentimes a tear  
 She was a beauty all her own  
 although she thought not she  
 I remember oh so clearly  
 the days she bounced upon my knee

In memory of my lovely child  
 I smile and look away  
 To days of yesteryear/gone by  
 and know she's safe today  
 At peace at last forever more  
 looking down at me.  
 Someday my child we'll meet  
 again  
 and share eternity.

**Volunteer award**



Curtis Thomas Sr., center, receives a citation of appreciation Monday from Hancock County Civil Defense Director Robert Boudin, left, and Board of Supervisors President Michael Ladner as a proud Mrs. Thomas looks on. Thomas was cited for more than 15 years of volunteer work with the Civil Defense agency. Volunteers Herbert Jay Marsh and Herbert Jeffery received similar awards in 1993. (Echo photo by Mary G. Seiley)

**Bay-**  
 from

The Bay and Hancock districts are ongoing services for ongoing and evaluating birth through disabilities enrolled in

The school services for specific learning disabilities, physically and mentally disabled

**Mis-**  
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The Mississippi Chamber accepting second Pageant The Miss Liminary, the Biloxi March 26, women live in Jackson, Pearl River

The Mississippi Chamber sors the

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## Black History month

In celebration of Black History month, volunteers from the Retired Senior Volunteer Program, below, recently displayed arts and crafts and served red beans and rice at the Hancock County Welcome Center. A series of Black heritage commemorative stamps dating back to 1940 will be on display this month. Bay St. Louis resident and nationally acclaimed folk artist, Alice Moseley, far left, also displayed some of her works.



## Bay-Waveland schools seek info from parents with disabled children

The Bay St. Louis-Waveland and Hancock County school districts are participating in an ongoing state effort to locate and evaluate children from birth through age 21 who have disabilities and who are not enrolled in school.

The school district provides services for the following disabilities: speech/language, specific learning disabled, educationally disabled, visually impaired, hearing impaired, physically disabled and emotionally disabled.

Early identification of children in need of special educational experiences is most important to each child.

Furthermore, this information gathered from contacts with parents and other agencies will be used to help determine present and future program needs as progress is made toward a goal of providing free appropriate public education to all disabled children in the Bay St. Louis-Waveland and Hancock County districts.

Information that could identify the disabled individual is

protected by the school district in accordance with the Family Rights and Privacy Act and EHAB.

Parents have the right to inspect information about a child and challenge its accuracy.

Persons with disabled children who are 21 years old or younger, are encouraged to contact the Bay St. Louis-Waveland and Hancock County schools' Child Find coordinator Sherry M. Ponder.

Her address is 740 Dunbar Avenue, Bay St. Louis, MS 39520, telephone 467-1021 or 467-2031.

Ponder will assist parents in having their children evaluated and placed in, or referred to appropriate programs.

## Miss Gulf Coast pageant seeks local competitors

The Mississippi Gulf Coast Chamber of Commerce is accepting applications for the second annual Miss Gulf Coast Pageant through Feb. 21.

The Miss Gulf Coast Pageant is a Miss America Pageant preliminary. The pageant will be at the Biloxi Saenger Theater March 26. It is open to young women between 17 and 24 who live in Harrison, Hancock, Jackson, Stone, George and Pearl River counties.

The Mississippi Gulf Coast Chamber of Commerce sponsors the Miss Gulf Coast

pageant to make the Miss America Scholarship Program available to local women.

The first Miss Gulf Coast pageant was won last March by 19-year-old Alisha Westbrook of Gulfport. She received more than \$3,000 in prizes and scholarships to help with her college expenses.

For applications or more information, contact Cindy Ward at the Mississippi Gulf Coast Chamber of Commerce at 374-2717 or 863-2933 before Feb. 21.

## Junior deputy meeting

The Hancock County Sheriff's Department Junior Deputies will meet Tuesday at 7 p.m. at the sheriff's office.

Anyone interested in joining

is encouraged to attend. Members must be at least 14-years-old.

For more information call the sheriff's office at 467-5101.

## Gulfview

Continued from Page 1

procedures as produced by the State Department of Education Vocational Technical Education;

—the creation of an additional administrative assistant position in the central office;

—and a request for the 1994 summer reading program agreement and application for federal funding.

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## Camping

Continued from Page 1

back further contract to take over the city's garbage pickup. Waveland recently privatized garbage pickup after joining the Solid Waste District, which includes the county and Bay St. Louis. No other bids were received.

Board attorney Lucien Gex said the board could legally sell the trucks if they voted to do so, even if the trucks had not been declared a surplus, because the request for bids was duly advertised.

Gex added that by advertising for bids, the city receives the best idea of the trucks market value.

In other matters the board approved:

—the sell back of parcel #162A-0-03-150.000, Pt. 66-F, Ex. Pt., sold in 1965, assessed to Lenora Bowman and sold to Leroy Perrone;

—the Waveland Civic Association's St. Patrick's Day parade March 12;

—\$300 for the city to sponsor a Bay St. Louis Little League girls softball team;

—use of Elwood Bourgeois Park for Little League practice and games and use of a city employee and tractor to prepare the field;

—and the minutes.

## Postpones

Continued from Page 1

extensive public involvement.

Some of the changes in the present sign ordinance include size and setback requirements of commercial and private signs, as well as the number of days temporary signs will be allowed to be displayed.

Planning and zoning director Les Fillingame has said the new ordinance will basically increase the size of signs allowed on the highway and eliminate many of the small signs that clutter the highway and other areas.

The height allowed for signs on the highway, in C-3, will be increased from 16- to 32-sq.-ft. The minimum number of interchangeable panels in signs was also doubled in some areas.

The biggest change will be that portable read-a-boards will be outlawed.

Casino signs will be subject to the sign ordinance.

In other matters Thursday, an appointment by the mayor to the planning and zoning commission was tabled, as the person was not notified yet.

## Collection service changed for Pass Entex customers

Eco Resources Inc., which handles the City of Pass Christian water and sewer services, will assume collection of Entex gas bills effective March 1, 1994.

The company's office is

located at 131 Hiern Ave., Pass Christian.

Customers will no longer be able to pay bills at Steve Saucier/State Farm after Feb. 28.

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## QUOTABLE QUOTES

By Ellis C. Cuevas

Anytime a sailboat, skiff or other craft moored on the beach of Bay St. Louis or Waveland, you can move them post haste.

Preliminary preparations are now underway with surveying, etc. and it should not be too long before sand begins to be pumped.

Notice to proceed was given to the contractor this past Monday and the performance bonds and other permits are going well I am told.

The contractor, T.L. James, has 160 calendar days to do the 5.7 miles of beach replenishment, and this started on Feb. 14.

I know we have waited many years for our sand beach replenishment and it appears we will have a beach we can all appreciate.

The increase in tourism brought by a sand beach will be beneficial to all businesses in the area.

I would like to caution all motorists to use extreme care while using the beach during the replenishment and also for the other beach repairs.

The warmer weather has been great for the past couple days.

I have noticed several trees in full bloom in my neighborhood and it is good to see the 'peaks' of spring beginning to show.

I know we probably will have more cold weather, but hopefully it will not be too bad.

## THE PEOPLE'S BUSINESS

A Weekly Editorial

From Mississippi Economic Council

### Washington publication gives good news and good advice

The Kiplinger Washington Letter has been one of the most highly respected business publications for predicting economic trends since 1923. A mid-January publication of the letter says:

"You can count on good productivity gains in the next five years... a payoff from restructuring, downsizing, cost cutting, automating."

"U.S. got an early jump on other nations in improving efficiency, reining in costs, becoming slimmer, fitter, quicker on its feet. Others (countries) are just getting started making changes we made in the '80s."

"Good productivity will boost living standards during the 1990s... allowing employers to raise pay without pushing their costs out of line."

"Productivity will mean more jobs in the long run. As our competitive position improves, more business will develop."

The message: Efficiency means higher production at a lower cost. Higher production at a lower cost is good for the overall economy.

In government, that means more services for less money, and a better fiscal position for the state.

But in the coming days, as the debate about reducing the size of the Legislature intensifies,

some elected officials are going to say efficiency isn't good for government. Some are already saying there's no place for it at the Capitol or the Legislature.

But the Mississippi Economic Council disagrees. Granted, legislators aren't working an assembly line trying to crank out bags of potato chips, but they do spend public money. And in the process, some have lost regard for efficiency.

If the size of government is not reduced, at all levels, many of the gains The Kiplinger Washington Letter predicts in the private sector will be eaten away by the government's increasing reliance on the taxes of working citizens.

Right now MEC is calling for a reduction in the size of the Legislature. Actually the organization has been calling for the reduction of needless government bureaucracy for more than 40 years.

While government may not be working to make a profit, it should be working to cut costs and give its investors a fair return on their dollars. Just as downsizing has been paying off for the stockholders of industry and business in America, it will pay off for the stockholders of government — the tax-paying citizens.

## The top 10 reasons to give U.S. Savings Bonds:

10 They don't require batteries.

9 No assembly required.

8 They don't need to be tried on.

7 Send them anywhere without packing them in boxes filled with

6 They only come in one color.

5 They're available in denominations.

4 Even if they already have one, they'll appreciate

another.

3 They make you look like a bigger spender than you really are.

2 They won't be out of style before they arrive.

1 People ALWAYS remember the people who give them

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FROM THE SENATE

By Senator Trent Lott

No foreign aid accountability

Early this month I offered what I thought was a good amendment to the State Department Authorization bill. My goal was simple. I wanted to try to bring some accountability to our foreign aid program.

My amendment said that if a country in the United Nations does not support the United States position at least 25 percent of the time, then that country's government would lose military assistance grants. This action would not affect humanitarian aid or developmental assistance which goes directly to the citizens of a foreign country.

Had my legislation been law in 1993, it would have affected 43 countries and saved American taxpayers almost \$190 million in foreign aid handouts to unfriendly nations. These countries include Morocco, the Philippines, Jordan, Mexico and Cyprus.

Why should the United States fund the security of another nation which subsequently votes against our security interest at the United Nations? Why should American taxpayer dollars be spent on nations that block our initiatives and vote to oppose our values in an international forum?

Unfortunately for the taxpayers, 66 U.S. Senators disagreed with that position and voted against my amendment. They, in effect, said let's not even expect countries around the world to support us 25 percent of the time. Let's just give them our money.

My amendment even has an escape clause. The Secretary of State can make a determination that our national security interests are at stake and waive the 25 percent requirement.

Yet, to have heard the debate on the Senate floor against my amendment, you would have thought I was trying to steal the king's jewels.

The Senate must be willing to demand some accountability for our foreign aid programs if we are going to get federal spending under control.

REPLACE BRIDGES

Senate Bill 2210 provides financial assistance to counties and municipalities to rehabilitate and replace deficient bridges on local roads. Some \$25 million will be appropriated annually by the Legislature to each of the 82 counties based on their number of deficient bridges and local system road miles.

Counties must submit a four-year plan of bridge replacement

and rehabilitation each year to the State Aid Engineer who will administer the funds.

HEALTH CARE

The Mississippi Health Finance Authority created in Senate Bill 2624 could propose a plan to merge state employees, Medicaid recipients and school teachers with about 780,000 uninsured Mississippians to provide that basic health care benefits are available to all Mississippians.

The Authority would study and analyze factors which affect the quality and cost of health services to formulate packages designed to provide a choice yet meet the needs of each individual.

Favorable votes were cast by the Senate to allow school districts to provide child care services; allow cities and counties to merge into alternative form of government; provide a \$25 fine for not wearing a seatbelt; clarify the crime of drive-by shooting; board of supervisors maintain private roads used as Head Start turnarounds; reduce the size of the Legislature; and establish a remedy for inverse condemnation of property by governmental regulation.

Motions to reconsider on any Senate bills must be addressed by the Feb. 14 deadline.

The Senate was treated to a live performance by country music star Charley Pride, Tuesday, Feb. 8 was proclaimed "Charley Pride Day" by the governor, and the Mississippi native was honored by the Legislature for his many accomplishments in the field of music. Pride sang "Roll On Mississippi" which has been proposed as the new state song.



## LETTERS TO THE EDITOR

### Clermont doesn't need any more casinos

To the Editor:

As a resident of Clermont Harbor, I am very disillusioned at this time.

I was told twice by phone conversation during the two evaluations of beach replenishment that Clermont Harbor was indeed scheduled to have her beaches done.

Upon going to the Galaxy Casino hearing, I learn that the beach here in Clermont would not be done because:

1) Lack of funds  
2) Some special grass that grows off our beach.

I'm sure there are several other reasons floating out there in the world of information that have yet to pass by me.

I have always, like everyone else down here, said our infamous seawall tax — just like Bay St. Louis residents — just like Waveland residents.

Galaxy Casino can dredge a huge canal to pull in their barge, but dumping extra sand on our already existing beach would disturb this grass?

Also, is this sea grass only down in front of Clermont? I don't think Clermont or Lakeshore are being properly represented.

There's also the rumor or fact that the beach between Buccaneer Park and Bayou Caddy has an additional two more casinos scheduled, totaling four — that's four casinos in our tiny area.

I understand time means change, but just hold on a minute — I understand some residents are unhappy about

our present situation on the beachfront because of drug deals and litter. That's a problem for the sheriff's department, not the casinos.

Finally, after listening to the public speak at the last casino hearing, I realized that the people who stood to gain the most money were in favor of the additional casinos — those of us who just want to live in peace and continue to enjoy our tiny community and have our beach replaced and don't want to be run out by these huge neon monsters, are against it.

How about one casino every 4-5 miles apart? I don't want Clermont Harbor looking like Biloxi. I don't want to have to walk through a casino in order to see the Gulf of Mexico.

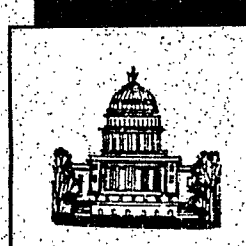
Contrary to what one lady said at the Galaxy Casino hearing, people do live in Clermont Harbor. There are homes here that have had many good times and raised many children, not just camps.

Yes we have camps down here, too. Just exactly why do people own camps down here? Why do these people pay taxes year after year in Clermont Harbor? Just to come over on vacation for the peace, quiet and aesthetic value of our area.

You want fun and excitement? Go to New Orleans or one of our many casinos already in full swing along the Coast.

The taxes already being collected will be a boon to the Coast. Remember, everything in moderation.

Una Usher Day  
Clermont Harbor



## REPORT FROM THE SENATE

### More money for schools, teachers approved

More than 300 bills were debated over six working days as the Senate met the Feb. 10 deadline for action on general bills and constitutional amendments.

Health care, education, bridge rehabilitation and invoking fines for the seatbelt law were issues followed closely by citizens.

TEACHERS' RAISES

The Mississippi Accountability and Adequate Education Program Act of 1994 contained within Senate Bill 2862 was approved by a 50-2 vote.

The bill will be phased in over three years and includes provisions for a new funding formula for all districts, teacher and support staff pay raises, school choice, and more training for administrators.

Districts would get \$2,453 per student which raises their ranking by the state Commission on School Accreditation to "adequate."

Teachers would receive between \$750 and \$950 more in the coming year and \$1,000 the following two years.

The plan provides an \$800 raise for teacher's aides and insurance for support staff. Parents can decide which school their child will attend by petitioning a county or school district for an election on school choice. The plan provides more money to the state's 149 districts and expects more accountability from districts to parents.

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During the 1994 session Senator Bill Johnson may be reached at P.O. Box 1018, Jackson, MS 39215 or by calling 359-3770.

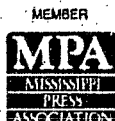
—Submitted by Senator Bill Johnson

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But, Let's Do More in '94!



# Bay St. Louis Little Theater presents zany spoof 'Claptrap'

Special to the Echo  
Co-directors Kathleen Fischer and Brierley Acker will introduce one novice actress and three newcomers to the Bay St. Louis Little Theater stage in their upcoming production of "Claptrap," a zany spoof of the popular thriller, "Deathtrap." Ken Friedman's comedy will open at 8:15 Friday at the BSLLT Playhouse on Boardman Avenue and will repeat on Saturday and again on March 4 and 5. Tickets are \$7.50 at the door.

Like "Deathtrap," the play centers around the struggles of two men. But in Friedman's play, one is a novelist, whose creative juices can't seem to flow past page one, and the other is an actor who can't seem to get past the audition phase of theatrics.

Jack Schornick of Waveland is playing Sam, the writer. Carl Danna of Pass Christian and

Saratoga Springs, N.Y., portrays Harvey, the actor. Rounding out the cast are Melissa Coursey of Bay St. Louis as Sam's girlfriend, Sara; Carol Terrell of Pass Christian as Sara's mother, Mrs. Littlefield; and Bonnie Bayer of Pass Christian as Sybil, a book publisher.

Schornick, a training specialist for GE Plastics, has appeared in four plays while he was in the military, but this marks his first appearance with BSLLT.

Danna, a real estate broker and retired high school teacher, is a veteran thespian who says he was "born with a hambone in my mouth." He has appeared in numerous community theater productions throughout the Coast. Former BSLLT appearances include "La Cage au Folle," "Marat Sade," "1776," "Come Blow Your Horn," and "Shadow Box." He also has per-

formed professionally in Eddie Mays Murder Mystery's dinner theater productions.

Coursey works as a registered nurse and field supervisor for Saad's Home Health in Orange Grove. "Claptrap" will be her first appearance with BSLLT, but prior acting credits include roles in "Roar of the Greasepaint" in Jackson, Tenn.; "George Washington Slept Here," "6 Rms Riv Vu" and "Witness for the Prosecution" in Lexington, Tenn.; and "Lemonade" in Knoxville, Tenn.

Terrell is a volunteer for the hospice program at Memorial Hospital at Gulfport and works with third graders and sixth graders at Coast Episcopal School in drug prevention programs.

Her first appearance on the BSLLT stage was in "One Flew Over the Cuckoo's Nest." She also had roles in the Pass Christian Yacht Club's produc-

tion of "Allocating Annie" and "Belles." Bayer is director of Human Resources for Lady Luck Casino.

She will hit the boards for the first time in "Claptrap." However, she notes, "All the world's a stage!"

Fischer and Acker, both of Diamondhead, are active members of Diamondhead Community Theater. Fischer is a marine geochemist for the Naval Research Laboratory at Stennis Space Center. Acker serves on the Diamondhead Property Owners Association's board of directors.

Becky Rotundo of Bay St. Louis was in charge of set design and construction. Catherine Woody of Bay St. Louis and Sally Rodrigue of Pass Christian are handling properties and sharing the stage manager's job.

Molly and Louis LeBourgeois



From left Melissa Coursey, Bonnie Bayer, Carl Danna, Carol Terrell and Jack Schornick present "Claptrap" at the Bay St. Louis Little Theatre.

of Long Beach are respectively responsible for makeup and set decoration and for lights and sound. Dick Ehrbright of Waveland designed the poster and program cover.

## "Mississippi Talking"

Works of native authors brought to life courtesy of Bay High Fine Arts Association

A day of education and entertainment is planned in Bay St. Louis March 1 for both young and old alike, as excerpts from the works of famous Mississippi authors are brought to life at the Bay High Auditorium.

The Bay High Fine Arts Association will present two performances of *Mississippi Talking*, from the New Stage Theatre's Arts-in-Education, statewide tour at Bay High School as well as an encore performance of last year's favorite, *Shakescenes on Tour*.

The first show will be at 1 p.m. for 9th-12th grade students. The evening performance at 7 is open to the public and will include an additional performance by The Coast Youth Ballet Ensemble.

The ballet group will perform "Spring Classics," excerpts from great ballets including *Swan Lake*, *Cinderella* and *Appalachian Spring*.

The young dancers will also perform a new three-movement piece to excerpts from Beethoven's Ninth Symphony, including *Ode to Joy*.

Also on March 1 at 1 p.m. there will be a 55-minute presentation for 7th and 8th graders of *A Midsummer Night's Dream*, which was performed last year at the high school as part of the *Shakescenes on Tour* by New Stage Theatre.

Last year tours of *Mississippi Talking* and *Shakescenes on Tour*, played to over 20,000 stu-

dents in 50 schools throughout Mississippi.

*Mississippi Talking* is a 55-minute theatrical production in which young professional actors perform scenes from the works of such Mississippi writers as Eudora Welty, Richard Wright, Anne Moody, Beth Henley, Shelby Foote,

Ellen Gilchrist, Tennessee Williams, Al Young, Margaret Walker Alexander and William Faulkner.

The production draws from novels, poems, short stories and plays of the authors to present dramatic scenes that present a view of Mississippi through literature.



Coast Youth Ballet Company performers, from top, Stephanie Authement, Carrie Covode and Zoe Szymanski

## Rocks fall in soccer semifinals

St. Stanislaus fell to Clinton, the defending state champions, Friday, putting their 21-6-1 team out of the boys state soccer championship for the third year in a row.

The Rock-a-chaws earned their only goal of the night when sophomore Brad Cannon scored off a deflection from senior Charles Oliver's throw-in at the 22-minute mark in the second half.

Clinton outshot the Rocks 15-4 in the first half and 8-6 in the second half and scored three goals in the final 14 minutes of the game.

Last year, SSC fell 3-1 to Clinton in the semifinals. In 1991, SSC beat Clinton in the semifinals, only to lose to Forest Hill in the finals.



## Richard awarded Livingston Univ. scholarship

Jennifer Richard, a senior at Hancock High School, has been chosen to receive a leadership award from Livingston University, a four-year scholarship to the university.

The leadership award, part of the scholarship program at Livingston University, was awarded to Richard for her outstanding contributions in high school.

Richard is the daughter of Johnnie and Sue Richard of Pass Christian. She plans to attend Livingston University in the fall of 1994.

## Free boating safety course

The Mississippi Coast Power Squadron will offer a free basic boating class beginning Feb. 24.

The 7-session course stressing marine safety is a perfect way to prepare for the upcoming boating season. All Coast residents, whether a boatowner or not, are encouraged to attend the training class.

For details call Carl Nichols at 255-6147.

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Photos by  
Laurie Turfitt

## WHAT'S FOR LUNCH?

### North Bay and Waveland Elementary

**MENUS**  
**FEBRUARY 21-25**  
Milk served daily  
for breakfast  
and lunch

**Monday** — Fruit Juice, French Toast Sticks, Sausage Patties.  
**Tuesday** — Banana, Cereal, Buttered Toast.  
**Wednesday** — Fruit Juice, Sausage Biscuit.  
**Thursday** — Fruit Juice, Donuts.  
**Friday** — Fruit Juice, Scrambled Eggs, Buttered Biscuit.  
**LUNCH**  
**Monday** — Chili Con Carne, Buttered Corn, Green Salad, Chilled Peas, Saltine Crackers.  
**Tuesday** — Hot Dog and Chili with Chips, French Fries, Peas and Carrots, Brownie.  
**Wednesday** — Macaroni and Cheese with Ham Chunks, Seasoned Greens, Candied Sweet Potatoes, Hot Roll, Birthday Cake.  
**Thursday** — Lasagna, Garden Salad, Fruit Cup, Pineapple Upside-Down Cake.  
**Friday** — Seafood Gumbo and Rice, Potato Salad, Glazed Carrots, Fruited Jello, Saltine Crackers.

### Bay Middle and Bay High School

**BREAKFAST**  
**Monday** — Fruit Juice, French Toast Sticks, Sausage Patties.  
**Tuesday** — Banana, Cereal, Buttered Toast.  
**Wednesday** — Fruit Juice, Sausage Biscuit.  
**Thursday** — Fruit Juice, Donuts.  
**Friday** — Fruit Juice, Scrambled Eggs, Buttered Biscuit.  
**LUNCH**  
**Monday** — Roast Beef Pobo or Chili Con Carne, Stack of Trimmings, Buttered Corn, Green Salad, Chilled Peas, Saltine Crackers.  
**Tuesday** — Corn Dog or Chicken Nuggets, Macaroni and Cheese, Seasoned Green Beans, Fresh Fruit, Hot Roll, Brownie.  
**Wednesday** — BBQ Beef on Bun or Macaroni and Cheese with Ham, Seasoned Greens, Candied Sweet Potatoes, French Fries, Hot Roll, Birthday Cake.  
**Thursday** — Lasagna or Hamburger with Trimmings, Garden Salad, French Fries, Fruit Cup, Hot Roll, Pineapple Upside-Down Cake.  
**Friday** — Seafood Gumbo, Cheese Pizza, Potato Salad, Steamed Rice, Glazed Carrots, Fruited Jello, Saltine Crackers.

### Bay Catholic Elementary

**BREAKFAST**  
**Monday** — Sausage and Pancake Stick, Fruit Juice.  
**Tuesday** — Pop Tarts, Fruit Juice.

**Wednesday** — French Toast Stick, Syrup, Fruit Juice.  
**Thursday** — Waffles, Syrup, Fruit Juice.  
**Friday** — Cheese Toast, Fruit Juice.

#### LUNCH

**Monday** — Chicken Nuggets, Cheese Potatoes, Chilled Peaches, Bread.  
**Tuesday** — Ham on Bun, Cheese/Lettuce/Pickle, Broccoli, Fruit Cocktail.  
**Wednesday** — Spaghetti with Meat Sauce, Peas, Pineapple Rolls.  
**Thursday** — Baked Chicken, Macaroni and Cheese, Green Beans, Peas, Bread.  
**Friday** — Fish Wedge on Bun, Lettuce/Pickle, Applesauce, Mixed Veggies.



### Pass Christian Public Schools

**Monday** — Toast, Eggs, Bacon, Juice.  
**Tuesday** — Sausage Biscuit, Juice.  
**Wednesday** — Toasted Peanut Butter and Jelly Sandwich, Banana, Juice.  
**Thursday** — Cheese, Grits, Toast, Juice.  
**Friday** — French Toast Sticks with Syrup, Juice.  
**LUNCH**  
**Monday** — Herb Baked Chicken, Confetti Rice, Vegetable Medley, Hot Rolls, Fresh Fruit.  
**Tuesday** — Hamburger with Stack of Trimmings, Fries, Green Beans, Fresh Fruit.  
**Wednesday** — Pizza, Fried Okra, Fresh Veggies with Dip, Chocolate Chip Cookies.  
**Thursday** — Spaghetti, Steamed

Broccoli, French Bread, Fruit Cup.  
**Friday** — Manager's Choice.

### Charles B. Murphy, Gulfview and Hancock North Central Elementaries

#### BREAKFAST

**Monday** — Breakfast Pizza, Fruit or Fruit Juice.  
**Tuesday** — Ham Biscuit, Fruit or Fruit Juice.  
**Wednesday** — Grilled Cheese Sandwich, Fruit or Fruit Juice.  
**Thursday** — Blueberry Flapstix, Fruit or Fruit Juice.  
**Friday** — Breakfast Pizza, Fruit or Fruit Juice.

#### LUNCH

**Monday** — Chicken Pattie, Creamed Potatoes with Gravy, English Peas, Strawberry Applesauce, Hot Rolls.  
**Tuesday** — Corn Dog with Mustard, French Fries, Baked Beans, Jello with Cool Whip.  
**Wednesday** — Cheese Meatloaf, Rice with Gravy, Italian Vegetables, Fresh Fruit, Hot Rolls.  
**Thursday** — Vegetable Beef Soup, Grilled Cheese Sandwich, Tossed Salad, Date Bars.  
**Friday** — Fish Nuggets, Scalloped Potatoes, Seasoned Green Beans, Chilled Peaches, Hot Rolls.

### Hancock Junior/Senior High Schools

#### BREAKFAST

**Monday** — Breakfast Pizza, Fruit or Fruit Juice.  
**Tuesday** — Ham Biscuit, Fruit or Fruit Juice.

**Wednesday** — Grilled Cheese Sandwich, Fruit or Fruit Juice.  
**Thursday** — Blueberry Flapstix, Fruit or Fruit Juice.  
**Friday** — Breakfast Pizza, Fruit or Fruit Juice.

#### LUNCH

**Monday** — Chicken Pattie, Creamed Potatoes with Gravy, English Peas, Strawberry Applesauce, Hot Rolls, or Pizza, French Fries, Strawberry Applesauce, or Cheeseburger, Pickle Spears, Hashbrowns, Strawberry Applesauce.  
**Tuesday** — Corn Dog with Mustard, French Fries, Baked Beans, Jello with Cool Whip, or Barbecued Rib on Bun, Hashbrowns, Coleslaw, Jello with Cool Whip, or Meat Sauce with Spaghetti, Coleslaw, Breaded Okra, Garlic Rolls.  
**Wednesday** — Cheese Meatloaf, Rice with Gravy, Italian Veget-

ables, Fresh Fruit, Hot Rolls, or Pizza, French Fries, Fresh Fruit, or Hot Dog with Chili, Baked Beans, Hashbrowns, Fresh Fruit.  
**Thursday** — Vegetable Beef Soup, Grilled Cheese Sandwich, Tossed Salad, Date Bars, or Burritos, Tater Tots, Whole Kernel Corn, Date Bars, or Hamburger, French Fries, Stack of Trimmings, Date Bars.  
**Friday** — Fish Nuggets, Scalloped Potatoes, Seasoned Green Beans, Chilled Peaches, or Hot Rolls, Pizza, Tater Tots, Chilled Peaches, or Hot Dog with Chili, Hashbrowns, Chilled Peaches.

### Saint Clare School

#### BREAKFAST

**Monday** — Sausage Biscuit,

Orange Juice.  
**Tuesday** — French Toast Sticks, Syrup, Orange Juice.  
**Wednesday** — Cereal, Toast, Juice.  
**Thursday** — Cheesy Grits, Toast, Juice.  
**Friday** — Pancakes with Syrup, Juice.

#### LUNCH

**Monday** — Corn Dog, French Fries with Catsup, Cherries and Whipped Cream.  
**Tuesday** — Beef Stew, Mixed Veggies, Steamed Rice, Bread, Peaches.  
**Wednesday** — Meat Sauce, Spaghetti, Green Beans, Bread, Stewed Apples.  
**Thursday** — Baked Chicken, Creamed Potatoes, Vegetable Beans, Bread.  
**Friday** — Cheese Pizza, French Fries with Catsup, Apple Sauce.

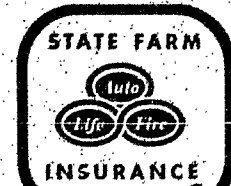
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The Wildcats have a 50-game schedule including early contests against teams in Pensacola, Crestview and Panama City, Fla.

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Other pitchers on the team are sophomores Gabe Ishee of West Monroe, La. and Chad Britt, a Hattiesburg freshman. Freshman Scott Reid of Poplarville will be challenging Picayune's Carlos Arista at third base while Picayune freshman Kelvin McLendon will pressure Cody Guidry of Rayne, La. at shortstop.

Two freshmen, Burt White of Lumberton and Kevin Jacobi of Waveland, are battling for the second base job, and freshman Adam Breerwood of Waveland is trying to take over first place from Bay St. Louis sophomore Johnny Rutherford.

At catcher will be freshman Reggie Welborn of Laurel and sophomore Greg Guidry of Morgan City. Playing left field is Micky Quinlan of Bay St. Louis. Trying to take the sophomore's place will be freshman Bryce Gex of Bay St. Louis.

Dominic Jordan of Poplarville has centerfield nailed down, and rightfield will pit sophomore Sherrick Rogers of Lumberton and freshman John Bishop of Bay St. Louis.

The Wildcats were in the playoffs in 1988, '89, '90, '91 and last year.

DATE	DAY	OPPONENT	TIME	WHERE
<b>FEBRUARY</b>				
14	Mon.	Pensacola	1 p.m.	Pensacola, Fla.
18	Fri.	Jeff Davis	1 p.m.	Brewton, Ala.
20	Sun.	Miss. Delta	1:30 p.m.	Moorehead, Miss.
24	Thurs.	JEFF DAVIS	1 p.m.	POPLARVILLE
26	Sat.	Gulf Coast	TBA	Panama City, Fla.
27	Sun.	Gulf Coast	TBA	Panama City, Fla.
<b>MARCH</b>				
4	Fri.	Ocalaosa Walton	5 p.m.	Crestview, Fla.
5	Sat.	Ocalaosa Walton	1 p.m.	Crestview, Fla.
8	Tues.	Southwest	2 p.m.	Summit
10	Thurs.	HOLMES	1 p.m.	POPLARVILLE
12	Sat.	CO-LIN	1 p.m.	POPLARVILLE
17	Thurs.	JACKSON STATE	1 p.m.	POPLARVILLE
21	Mon.	Holmes	1 p.m.	Goodman
23	Wed.	DELGADO	4 p.m.	POPLARVILLE
26	Sat.	East Central	1 p.m.	Decatur
29	Tues.	GULF COAST	4 p.m.	POPLARVILLE
<b>APRIL</b>				
1	Fri.	Hinds	1 p.m.	Raymond
4	Mon.	PENSACOLA	2 p.m.	POPLARVILLE
6	Wed.	JONES	4 p.m.	POPLARVILLE
9	Sat.	SOUTHWEST	1 p.m.	POPLARVILLE
12	Tues.	Co-Lin	4 p.m.	Vevion
13	Wed.	Delgado	5 p.m.	New Orleans
20	Wed.	EAST CENTRAL	4 p.m.	POPLARVILLE
23	Sat.	Gulf Coast	1 p.m.	Perkinson
26	Tues.	HINDS	4 p.m.	POPLARVILLE
30	Sat.	Jones	1 p.m.	Ellisville

## Flotilla 33 offers safe boating classes

A spring boating skills and seamanship course will be offered by Flotilla 33 Bay-

Waveland Coast Guard Auxiliary starting Tuesday, March 8 at the Diamondhead Community Center beginning at 7 p.m.

The course is open to the public, both men, women and children 12 years and older. It includes such subjects as safety and legal requirements, navigation rules, piloting, aids to navigation and engine

maintenance.

The course will last for several weeks on Tuesday nights and successful completion will make one a safer boater and in most cases will reduce a boat owner's insurance.

For additional information, call 255-4272.

## Hancock succumbs to Hornets

No. 3 Hancock High succumbed to No. 6 East Central, a team they had defeated in both of their regular-season games, in the Region 8 Class 4-A playoffs.

The Hawks suffered a 60-45 first-round loss Tuesday in Hurley.

The Hornets used a strong rebounding game against Hancock at East Central, by outrebounding them 47-31.

After a low-scoring first half, the Hornets took a 23-19 lead into the second half. If it hadn't been for a last second three-pointer by the Hornets, the score would have been closer.

The Hornets maintained the four-point lead at 33-29 as the third quarter ended.

The Hawks came back to take the lead momentarily 37-36, but the Hornets went on a scoring spree that Hancock couldn't beat.

Adrian Holley scored 19 points, including two 3-pointers, and pulled down 16 rebounds for the Hornets.

Kelton Ladner and Shane Ladner led the Hawk scoring with 10 points each. Kendall Mitchell followed with 8, Brandon Carver with 6 and Barrett Lohman with 5.

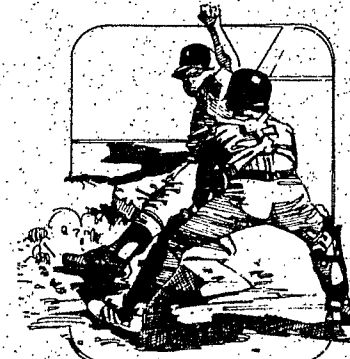
In semifinal tournament action today, the Hancock girls will play Long Beach at 4 p.m.

## Hopgood and Antoine to play in all-star game

Bay High linebacker Dwayne Antoine and lineman Jeff Hopgood were recently named to the South squad for the 1994 Mississippi High School All-Star Football Game in Clinton.

The annual game is set for July 16.

## Baseball meeting set for Kiln league



A meeting is planned Tuesday, Feb. 22 for those interested in the Dixie Youth Baseball League in Kiln.

The 7 p.m. meeting is planned for the Kiln Community Center.

Ages 5 and older may participate in the league. For additional information, call 467-4231.

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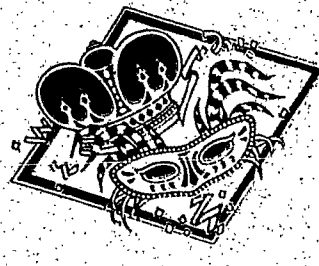
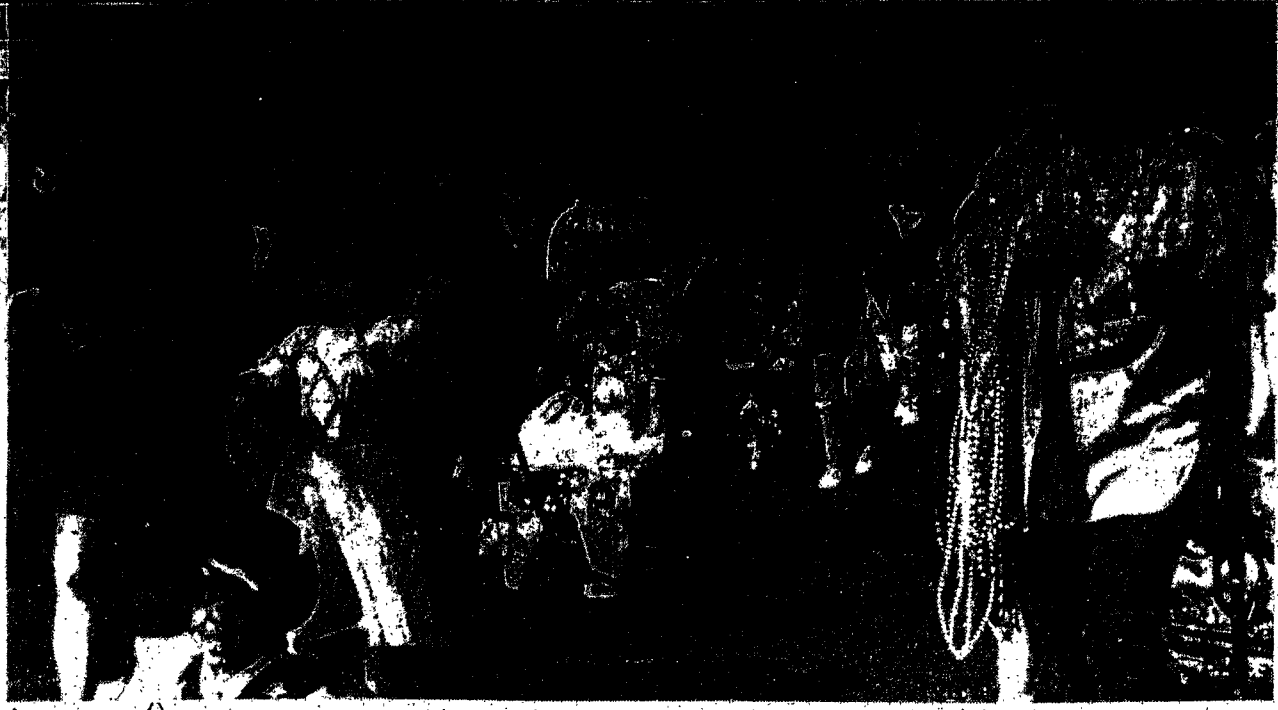
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Photos by  
Laurie Turfitt

## WHAT'S FOR LUNCH?

### North Bay and Waveland Elementary

**MENUS**  
FEBRUARY 21-25  
Milk served daily  
for breakfast  
and lunch

**Monday** — Fruit Juice, French Toast Sticks, Sausage Pattie.  
**Tuesday** — Banana, Cereal, Buttered Toast.  
**Wednesday** — Fruit Juice, Sausage Biscuit.  
**Thursday** — Fruit Juice, Donuts.  
**Friday** — Fruit Juice, Scrambled Eggs, Buttered Biscuit.  
**LUNCH**  
**Monday** — Chili Con Carne, Buttered Corn, Green Salad, Chilled Pears, Saline Crackers.  
**Tuesday** — Hot Dog and Chili with Chips, French Fries, Peas and Carrots, Brownie.  
**Wednesday** — Macaroni and Cheese with Ham Chunks, Seasoned Greens, Candied Sweet Potatoes, Hot Roll, Birthday Cake.  
**Thursday** — Lasagna, Garden Salad, Fruit Cup, Pineapple Upside-Down Cake.  
**Friday** — Seafood Gumbo and Rice, Potato Salad, Glazed Carrots, Fruited Jello, Saline Crackers.

### Bay Middle and Bay High School

**BREAKFAST**  
**Monday** — Fruit Juice, French Toast Sticks, Sausage Pattie.  
**Tuesday** — Banana, Cereal, Buttered Toast.  
**Wednesday** — Fruit Juice, Sausage Biscuit.  
**Thursday** — Fruit Juice, Donuts.  
**Friday** — Fruit Juice, Scrambled Eggs, Buttered Biscuit.  
**LUNCH**  
**Monday** — Roast Beef Pobo or Chili Con Carne, Stack of Trimmings, Buttered Corn, Green Salad, Chilled Pears, Saline Crackers.  
**Tuesday** — Corn Dog or Chicken Nuggets, Macaroni and Cheese, Seasoned Green Beans, Fresh Fruit, Hot Roll, Brownie.  
**Wednesday** — BBQ Beef on Bun or Macaroni and Cheese with Ham, Seasoned Greens, Candied Sweet Potatoes, French Fries, Hot Roll, Birthday Cake.  
**Thursday** — Lasagna or Hamburger with Trimmings, Garden Salad, French Fries, Fruit Cup, Hot Roll, Pineapple Upside-Down Cake.  
**Friday** — Seafood Gumbo, Cheese Pizza, Potato Salad, Steamed Rice, Glazed Carrots, Fruited Jello, Saline Crackers.

### Bay Catholic Elementary

**BREAKFAST**  
**Monday** — Sausage and Pancake Stick, Fruit Juice.  
**Tuesday** — Pop Tarts, Fruit Juice.

**Wednesday** — French Toast Stick, Syrup, Fruit Juice.  
**Thursday** — Waffles, Syrup, Fruit Juice.  
**Friday** — Cheese Toast, Fruit Juice.

#### LUNCH

**Monday** — Chicken Nuggets, Cheese Potatoes, Chilled Peaches, Bread.  
**Tuesday** — Ham on Bun, Cheese/Lettuce/Pickle, Broccoli, Fruit Cocktail.  
**Wednesday** — Spaghetti with Meat Sauce, Peas, Pineapple Rolls.  
**Thursday** — Baked Chicken, Macaroni and Cheese, Green Beans, Pears, Bread.  
**Friday** — Fish Wedge on Bun, Lettuce/Pickle, Applesauce, Mixed Veggies.



### Pass Christian Public Schools

**Monday** — Toast, Eggs, Bacon, Juice.  
**Tuesday** — Sausage Biscuit, Juice.  
**Wednesday** — Toasted Peanut Butter and Jelly Sandwich, Banana, Juice.  
**Thursday** — Cheese, Grits, Toast, Juice.  
**Friday** — French Toast Sticks with Syrup, Juice.

**LUNCH**  
**Monday** — Herb Baked Chicken, Confetti Rice, Vegetable Medley, Hot Rolls, Fresh Fruit.  
**Tuesday** — Hamburger with Stack of Trimmings, Fries, Green Beans, Fresh Fruit.  
**Wednesday** — Pizza, Fried Okra, Fresh Veggies with Dip, Chocolate Chip Cookies.  
**Thursday** — Spaghetti, Steamed

Broccoli, French Bread, Fruit Cup.  
**Friday** — Manager's Choice.

### Charles B. Murphy, Gulfview and Hancock North Central Elementaries

**BREAKFAST**  
**Monday** — Breakfast Pizza, Fruit or Fruit Juice.  
**Tuesday** — Ham Biscuit, Fruit or Fruit Juice.  
**Wednesday** — Grilled Cheese Sandwich, Fruit or Fruit Juice.  
**Thursday** — Blueberry Flapjack, Fruit or Fruit Juice.  
**Friday** — Breakfast Pizza, Fruit or Fruit Juice.

#### LUNCH

**Monday** — Chicken Pattie, Creamed Potatoes with Gravy, English Peas, Strawberry Applesauce, Hot Rolls.  
**Tuesday** — Corn Dog with Mustard, French Fries, Baked Beans, Jello with Cool Whip.  
**Wednesday** — Cheese Meatloaf, Rice with Gravy, Italian Vegetables, Fresh Fruit, Hot Rolls.  
**Thursday** — Vegetable Beef Soup, Grilled Cheese Sandwich, Tossed Salad, Date Bars.  
**Friday** — Fish Nuggets, Scaloped Potatoes, Seasoned Green Beans, Chilled Peaches, Hot Rolls.

### Hancock Junior/Senior High Schools

**BREAKFAST**  
**Monday** — Breakfast Pizza, Fruit or Fruit Juice.  
**Tuesday** — Ham Biscuit, Fruit or Fruit Juice.

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WILDCAT BASEBALL SCHEDULE 1993-94				
DATE	DAY	OPPONENT	TIME	WHERE
FEBRUARY 14	Mon.	Pensacola	1 p.m.	Pensacola, Fla.

## SECTION

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Kelton Ladner and Shae Ladner led the Hawk scoring with 10 points each. Kendall Mitchell followed with 8, Brandon Carver with 6 and Barrett Lohman with 5.

In semifinal tournament action today, the Hancock girls will play Long Beach at 4 p.m.

Hopgood and Antoine to play in all-star game

Bay High linebacker Dwayne Antoine and lineman Jeff Hopgood were recently named to the South squad for the 1994 Mississippi High School All-Star Football Game in Clinton.

The annual game is set for July 16.

## g classes

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## eting league

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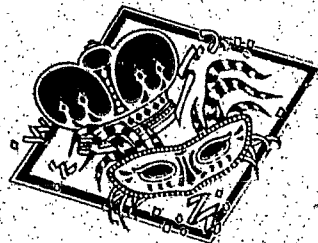
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## WHAT'S FOR LUNCH?

### North Bay and Waveland Elementary

**MENUS**  
**FEBRUARY 21-25**  
Milk served daily  
for breakfast  
and lunch

**Monday** — Fruit Juice, French Toast Sticks, Sausage Pattie.  
**Tuesday** — Banana, Cereal, Buttered Toast.  
**Wednesday** — Fruit Juice, Sausage Biscuit.  
**Thursday** — Fruit Juice, Donuts.  
**Friday** — Fruit Juice, Scrambled Eggs, Buttered Biscuit.  
**LUNCH**  
**Monday** — Chili Con Carne, Buttered Corn, Green Salad, Chilled Peas, Saltine Crackers.  
**Tuesday** — Hot Dog and Chili with Chips, French Fries, Peas and Carrots, Brownie.  
**Wednesday** — Macaroni and Cheese with Ham Chunks, Seasoned Greens, Candied Sweet Potatoes, Hot Roll, Birthday Cake.  
**Thursday** — Lasagna, Garden Salad, Fruit Cup, Pineapple Upside-Down Cake.  
**Friday** — Seafood Gumbo and Rice, Potato Salad, Glazed Carrots, Fruited Jello, Saltine Crackers.

### Bay Middle and Bay High School

#### BREAKFAST

**Monday** — Fruit Juice, French Toast Sticks, Sausage Pattie.  
**Tuesday** — Banana, Cereal, Buttered Toast.  
**Wednesday** — Fruit Juice, Sausage Biscuit.  
**Thursday** — Fruit Juice, Donuts.  
**Friday** — Fruit Juice, Scrambled Eggs, Buttered Biscuit.  
**LUNCH**  
**Monday** — Roast Beef Poboy or Chili Con Carne, Stack of Trimmings, Buttered Corn, Green Salad, Chilled Peas, Saltine Crackers.  
**Tuesday** — Corn Dog or Chicken Nuggets, Macaroni and Cheese, Seasoned Green Beans, Fresh Fruit, Hot Roll, Brownie.  
**Wednesday** — BBQ Beef on Bun or Macaroni and Cheese with Ham, Seasoned Greens, Candied Sweet Potatoes, French Fries, Hot Roll, Birthday Cake.  
**Thursday** — Lasagna or Hamburger with Trimmings, Garden Salad, French Fries, Fruit Cup, Hot Roll, Pineapple Upside-Down Cake.  
**Friday** — Seafood Gumbo, Cheese Pizza, Potato Salad, Steamed Rice, Glazed Carrots, Fruited Jello, Saltine Crackers.

### Bay Catholic Elementary

#### BREAKFAST

**Monday** — Sausage and Pancake Stick, Fruit Juice.  
**Tuesday** — Pop Tarts, Fruit Juice.

**Wednesday** — French Toast Stick, Syrup, Fruit Juice.  
**Thursday** — Waffles, Syrup, Fruit Juice.  
**Friday** — Cheese Toast, Fruit Juice.

#### LUNCH

**Monday** — Chicken Nuggets, Cheese Potatoes, Chilled Peaches, Bread.  
**Tuesday** — Ham on Bun, Cheese/Lettuce/Pickle, Broccoli, Fruit Cocktail.  
**Wednesday** — Spaghetti with Meat Sauce, Peas, Pineapple Rolls.  
**Thursday** — Baked Chicken, Macaroni and Cheese, Green Beans, Peas, Bread.  
**Friday** — Fish Wedge on Bun, Lettuce/Pickle, Applesauce, Mixed Veggies.



### Pass Christian Public Schools

**Monday** — Toast, Eggs, Bacon, Juice.  
**Tuesday** — Sausage Biscuit, Juice.  
**Wednesday** — Toasted Peanut Butter and Jelly Sandwich, Banana, Juice.  
**Thursday** — Cheese, Grits, Toast, Juice.  
**Friday** — French Toast Sticks with Syrup, Juice.

**LUNCH**  
**Monday** — Herb Baked Chicken, Confetti Rice, Vegetable Medley, Hot Rolls, Fresh Fruit.  
**Tuesday** — Hamburger with Stack of Trimmings, Fries, Green Beans, Fresh Fruit.  
**Wednesday** — Pizza, Fried Okra, Fresh Veggies with Dip, Chocolate Chip Cookies.  
**Thursday** — Spaghetti, Steamed

Broccoli, French Bread, Fruit Cup.  
**Friday** — Manager's Choice.

### Charles B. Murphy, Gulfview and Hancock North Central Elementaries

#### BREAKFAST

**Monday** — Breakfast Pizza, Fruit or Fruit Juice.  
**Tuesday** — Ham Biscuit, Fruit or Fruit Juice.  
**Wednesday** — Grilled Cheese Sandwich, Fruit or Fruit Juice.  
**Thursday** — Blueberry Flapstix, Fruit or Fruit Juice.  
**Friday** — Breakfast Pizza, Fruit or Fruit Juice.

#### LUNCH

**Monday** — Chicken Pattie, Creamed Potatoes with Gravy, English Peas, Strawberry Applesauce, Hot Rolls.  
**Tuesday** — Corn Dog with Mustard, French Fries, Baked Beans, Jello with Cool Whip.  
**Wednesday** — Cheese Meatloaf, Rice with Gravy, Italian Vegetables, Fresh Fruit, Hot Rolls.  
**Thursday** — Vegetable Beef Soup, Grilled Cheese Sandwich, Tossed Salad, Date Bars.  
**Friday** — Fish Nuggets, Scalloped Potatoes, Seasoned Green Beans, Chilled Peaches, Hot Rolls.

### Hancock Junior/Senior High Schools

#### BREAKFAST

**Monday** — Breakfast Pizza, Fruit or Fruit Juice.  
**Tuesday** — Ham Biscuit, Fruit or Fruit Juice.

**Wednesday** — Grilled Cheese Sandwich, Fruit or Fruit Juice.  
**Thursday** — Blueberry Flapstix, Fruit or Fruit Juice.  
**Friday** — Breakfast Pizza, Fruit or Fruit Juice.

#### LUNCH

**Monday** — Chicken Pattie, Creamed Potatoes with Gravy, English Peas, Strawberry Applesauce, Hot Rolls.  
**Tuesday** — Corn Dog with Mustard, French Fries, Baked Beans, Jello with Cool Whip, or Barbecued Rib on Bun, Hashbrowns, Colelaw, Jello with Cool Whip, or Meat Sauce with Spaghetti, Colelaw, Breaded Okra, Garlic Rolls.  
**Wednesday** — Cheese Meatloaf, Rice with Gravy, Italian Veget-

ables, Fresh Fruit, Hot Rolls, or Pizza, French Fries, Fresh Fruit, or Hot Dog with Chili, Baked Beans, Hashbrowns, Fresh Fruit.  
**Thursday** — Vegetable Beef Soup, Grilled Cheese Sandwich, Tossed Salad, Date Bars, or Burritos, Tater Tots, Whole Kernel Corn, Date Bars, or Hamburger, French Fries, Stack of Trimmings, Date Bars.  
**Friday** — Fish Nuggets, Scalloped Potatoes, Seasoned Green Beans, Chilled Peaches, or Hot Rolls, Pizza, Tater Tots, Chilled Peaches, or Hot Dog with Chili, Hashbrowns, Chilled Peaches.

### Saint Clare School

#### BREAKFAST

**Monday** — Sausage Biscuit,

Orange Juice.  
**Tuesday** — French Toast Sticks, Syrup, Orange Juice.  
**Wednesday** — Cereal, Toast, Juice.  
**Thursday** — Cheesy Grits, Toast, Juice.  
**Friday** — Pancakes with Syrup, Juice.

#### LUNCH

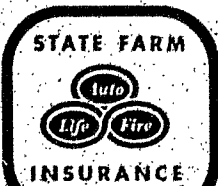
**Monday** — Corn Dog, French Fries with Catsup, Cherries and Whipped Cream.  
**Tuesday** — Beef Stew, Mixed Veggies, Steamed Rice, Bread, Peaches.  
**Wednesday** — Meat Sauce, Spaghetti, Green Beans, Bread, Stewed Apples.  
**Thursday** — Baked Chicken, Creamed Potatoes, Vegetable Beans, Bread.  
**Friday** — Cheese Pizza, French Fries with Catsup, Apple Sauce.

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24	Thur.
26	Sat.
27	Sun.
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## Metro Tournament tickets now on sale

Ticket books for the 1994 Metro Conference Men's and Women's postseason basketball tournament are now on sale at participating universities and at the Mississippi Coast Coliseum ticket office.

The tournament will be played at the Mississippi Coast Coliseum March 8-12, with most games televised regionally or nationally. The winner of the Metro Tournament will receive a bid

to the NCAA championship tournament. Ticket books are \$90 each and include tickets for all women's and men's games during the week. Women's games begin Tuesday, March 8 and

men's games begin Wednesday, March 9. Individual tickets for the women's games are \$5 per day for March 8 and 9. Single tickets for the women's championship game at 8:30 p.m. on Friday, March 11 are \$25 and include three men's games beginning at noon that day.

A special military rate is available on the ticket books for active duty military presenting their military identification card at the ticket office.

The Metro conference includes Louisville, Tulane, South Florida, UNC/Charlotte, Virginia Commonwealth, Virginia Tech and the University of Southern Mississippi. Louisville won the 1993 Metro tournament.

## PRC baseball roster features several locals

Coach Jim Nightengale has led the Pearl River Community College baseball Wildcats to the state playoffs five times since 1988.

Each time, however, the Wildcats were just short of claiming the elusive state championship.

PRC's 20-man squad is split right down the middle with 10 sophomores and 10 freshmen. Last year's team, which won the South Division with a 16-6

record, had 18 freshmen. Nightengale said he will field two complete starting lineups during the first eight doubleheaders.

"One lineup will have seven returning sophomores," said Nightengale. "The other will include mostly freshmen. Everyone will get a chance under fire."

Derek Savoie of New Orleans is returning on the mound as is Poplarville's Ray Davis. Savoie

posted a 10-6 record last year, while Davis was 2-2.

The Wildcats have a 50-game schedule including early contests against teams in Pensacola, Crestview and Panama City, Fla.

Nightengale will be assisted this year by Andy Elkins. The trainer is Brad Wiggins, and Danny Strong is manager. Other pitchers on the team are sophomores Gabe Ishee of West Monroe, La. and Chad Britt, a Hattiesburg freshman.

Freshman Scott Reid of Poplarville will be challenging Picayune's Carlos Aristi at third base while Picayune freshman Kelvin McLendon will pressure Cody Guidry of Rayne, La. at shortstop.

Two freshmen, Burt White of Lumberton and Kevin Jacobi of Waveland, are battling for the second base job, and freshman Adam Breerwood of Waveland is trying to take over first place from Bay St. Louis sophomore Johnny Rutherford.

At catcher will be freshman Reggie Welborn of Laurel and sophomore Greg Guidry of Morgan City. Playing left field is Micky Quinlan of Bay St. Louis. Trying to take the sophomore's place will be freshman Bryce Gex of Bay St. Louis.

Dominic Jordan of Poplarville has centerfield nailed down, and rightfield will pit sophomore Shedrick Rogers of Lumberton and freshman John Bishop of Bay St. Louis.

The Wildcats were in the playoffs in 1988, '89, '90, '91 and last year.

DATE	DAY	OPPONENT	TIME	WHERE
<b>FEBRUARY</b>				
14	Mon.	Pensacola	1 p.m.	Pensacola, Fla.
18	Fri.	Jeff Davis	1 p.m.	Brewton, Ala.
20	Sun.	Miss. Delta	1:30 p.m.	Moorehead
24	Thurs.	JEFF DAVIS	1 p.m.	POPLARVILLE
26	Sat.	Gulf Coast	TBA	Panama City, Fla.
27	Sun.	Gulf Coast	TBA	Panama City, Fla.
<b>MARCH</b>				
4	Fri.	Okaloosa Walton	5 p.m.	Crestview, Fla.
5	Sat.	Okaloosa Walton	1 p.m.	Crestview, Fla.
8	Tues.	Southwest	2 p.m.	Summit
10	Thurs.	HOLMES	1 p.m.	POPLARVILLE
12	Sat.	CO-LIN	1 p.m.	POPLARVILLE
17	Thurs.	JACKSON STATE	1 p.m.	POPLARVILLE
21	Mon.	Holmes	1 p.m.	Goodman
23	Wed.	DELGADO	4 p.m.	POPLARVILLE
26	Sat.	East Central	1 p.m.	Decatur
29	Tues.	GULF COAST	4 p.m.	POPLARVILLE
<b>APRIL</b>				
1	Fri.	Hinds	1 p.m.	Raymond
4	Mon.	PENSACOLA	2 p.m.	POPLARVILLE
6	Wed.	JONES	4 p.m.	POPLARVILLE
9	Sat.	SOUTHWEST	1 p.m.	POPLARVILLE
12	Tues.	Co-Lin	4 p.m.	Wesson
13	Wed.	Delgado	5 p.m.	New Orleans
20	Wed.	EAST CENTRAL	4 p.m.	POPLARVILLE
23	Sat.	Gulf Coast	1 p.m.	Perkinston
26	Tues.	HINDS	4 p.m.	POPLARVILLE
30	Sat.	Jones	1 p.m.	Ellisville

## Flotilla 33 offers safe boating classes

A spring boating skills and seamanship course will be offered by Flotilla 33 Bay-

Waveland Coast Guard Auxiliary starting Tuesday, March 8 at the Diamondhead Community Center beginning at 7 p.m.

The course is open to the public, both men, women and children 12 years and older. It includes such subjects as safety and legal requirements, navigation rules, piloting, aids to navigation and engine

maintenance.

The course will last for several weeks on Tuesday nights and successful completion will make one a safer boater and in most cases will reduce a boat owner's insurance.

For additional information, call 255-4272.

## Hancock succumbs to Hornets

No. 3 Hancock High succumbed to No. 6 East Central, a team they had defeated in both of their regular-season games, in the Region 8 Class 4-A playoffs.

The Hawks suffered a 60-45 first-round loss Tuesday in Hurley.

The Hornets used a strong rebounding game against Hancock at East Central, by out-rebounding them 47-31.

After a low-scoring first half, the Hornets took a 23-19 lead into the second half. If it hadn't been for a last second three-pointer by the Hornets, the score would have been closer.

The Hornets maintained the four-point lead at 33-29 as the third quarter ended.

The Hawks came back to take the lead momentarily 37-36, but the Hornets went on a scoring spree that Hancock couldn't beat.

Adrian Holley scored 19 points, including two 3-pointers, and pulled down 16 rebounds for the Hornets.

Kelton Ladner and Shae Ladner led the Hawk scoring with 10 points each. Kendall Mitchell followed with 8, Brandon Carver with 6 and Barrett Lohman with 5.

In semifinal tournament action today, the Hancock girls will play Long Beach at 4 p.m.

## Hopgood and Antoine to play in all-star game

Bay High linebacker Dwayne Antoine and lineman Jeff Hopgood were recently named to the South squad for the 1994 Mississippi High School All-Star Football Game in Clinton. The annual game is set for July 16.

## Baseball meeting set for Kiln league



A meeting is planned Tuesday, Feb. 22 for those interested in the Dixie Youth Baseball League in Kiln.

The 7 p.m. meeting is planned for the Kiln Community Center.

Ages 5 and older may participate in the league. For additional information, call 467-4231.

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# Casino Magic!

Bay St. Louis, Mississippi

**THURSDAY, FEBRUARY 24 AT 7:30 PM**

## WCW INTERNATIONAL WORLD TITLE MATCH

### STING vs RAVISHING RICK RUDE

**U.S. TITLE**  
**RICKY STEAMBOAT vs STUNNING STEVE AUSTIN**

**TAG TEAM TITLE MATCH**  
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## AUXILIARIES

### American Legion Auxiliary Unit 139

The monthly meeting of the Clement R. Bontemps American Legion Auxiliary Unit 139 was Feb. 14 at the post home on Green Road in Biloxi.

President Susan Piazza opened the meeting, and color-bearers Billie Wilkerson and Roslyn Weathers advanced the colors. Past president Janell Nease announced the unit reached 100 percent membership by the end of December and thanked the members for their cooperation.

A motion passed that meeting nights change to the second Thursday of each month.

Mattie North, co-hostess of the carnival tea, thanked the ladies for their help in making the event a big success. Lou Wilkerson's name was omitted from the list of unit past presidents.

Past president's parley chairman Mattie North asked members to submit names for the Auxiliary Member of the Year. She will be acknowledged at the annual birthday party in March.

Marion Foucha spoke on plans for a spring dance, which should be a huge success with everyone's cooperation.

### Hancock County Republican Women

The Harrison County Republican Women's Club will meet Monday, Feb. 28 at 11:30 a.m. at the Beachfront Holiday Inn in Gulfport.

Guest speaker will be Janet McQueen, managing editor of The Sea Coast Echo. Lunch is dutch treat. Anyone interested in joining is invited to attend.

### Hancock County AARP No. 1114

The monthly meeting of the Hancock County AARP NO. 1114 will be Monday, Feb. 21 at the American Legion Post 77 at 10 a.m.

Guest speaker will be Cecil Russell, director of education and compliance at the Woodland Village Nursing Center at Diamondhead.

Also, Millie Buerkel, instructor and counselor, will give tips on filing income taxes.

Everyone is welcome to join us.

### Professional Counselors

The next Gulf Coast Licensed Professional Counselors Association meeting-luncheon will be sponsored by Gulf Oaks Hospital Wednesday, Feb. 23 at noon in the multi-purpose room. Lunch will be provided by the hospital to persons attending.

RSVP by calling Tom Milton of Gulf Oaks Hospital at 388-0372.

The nomination committee will present its nominations at this meeting, with the new officers assuming their duties at the March meeting.

### Multiple sclerosis society

The Mississippi Gulf Coast Multiple Sclerosis Society will have a support group meeting Feb. 26.

The meeting will be from 2 to 3:30 p.m. at the Airport Holiday Inn on Highway 49. Guest speaker Jason Lang will discuss medical equipment and Medicare/Medicaid insurance.

For more information call Larry McIntosh at 392-4955 or Jan Cloud at 392-5496.

### Coast Jazz Society

Monday, Feb. 21, the Mississippi Coast Jazz Society will host its monthly dance and jam session at 7 p.m. in the Royal d'Iberville Crystal Room, which is on the top floor. The hotel is at 1980 Beach Blvd. on US-90 in Biloxi.

A cash bar, spacious dance floor and ample seating are provided. Admission is \$3 per person, and the public is invited.

Nine Dixieland bands will provide music for dancing, watching, foot stompin', listening and second lining. One of the club's favorite jazzmen will be given a surprise induction into the Jazz Hall of Fame.

Additional information is available from society president Owen McPeck at 388-7723.

The bands scheduled to perform are:

7 p.m., Seniors Too; 7:30, Zocchi's Moonlighters; 8, Jazz Traditions; 8:30, Biloxi Jazz; 9, Mississippi Sound; 10, The Reflections; 10:30, surprise, new band! and 11, open jam session.

### Post 77 hosts essay contest

American Legion Auxiliary Post 77 in Waveland is sponsoring an essay contest open to all middle school students in Hancock County.

To encourage students to plan for their future, the essay subject is: "My career, my choice, my strengths."

A \$100 savings bond will be awarded to the first place winner; a \$50 savings bond for second; and a \$25 savings bond for third.

Essays, not to exceed 200 words, must be written in black ink on one side of 8 x 11-inch paper.

The name and grade level of the student, along with the name of the school, must appear on the upper right-hand corner.

Entries must be postmarked by midnight, March 31 to be eligible.

Send all entries to Ann Whidson, 800 Dove Blvd., Bay St. Louis, MS 39520.

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II PHILADELPHIA R

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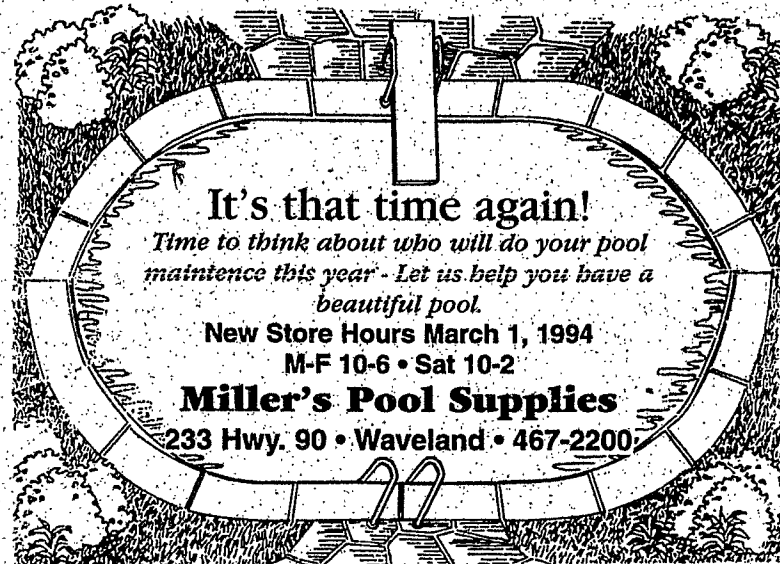
III MY GIRL PG

Mon.-Fri.: 7, 9; Sat.-Sun.: 3, 5, 7, 9

IV MRS. DOUBTFIRE PG13

Mon.-Fri.: 7, 9:15; Sat.-Sun.: 2:30, 4:45, 7, 9:15

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### Low Vision Chapter

The Gulf Coast Low Vision Chapter held its bi-monthly meeting Feb. 9 in Bay St. Louis at the American Legion Post 139. The group was formed in April 1993 for the purpose of offering support, education and guidance to members. The group is composed of Coast residents 55 and older who are legally blind. The next meeting will be in April. For further information call Rev. Ed Dowdy at 868-2407 or Chris Duffie at 875-5314. Group members seated from left are Elna Eimersen, Long Beach; Margaret Tingle, Franklinton, La.; Rev. Ed Dowdy, Gulfport; Nell Koenenn, Bay St. Louis. Standing from left are Chris Duffie, Ocean Springs; Josephine DeBever, Bay St. Louis; Joan Amato, Gautier; Larry Keohn, Gulfport; and Murray Bigot, Gulfport. (Echo staff photo by Amy Pickich)

## NOTICE CIVIL SERVICE COMMISSION TEST FOR EMPLOYMENT

Applications are now being taken for patrol officers, jailers and Dispatchers for the Hancock County Sheriff's Department. There is presently not an opening with this department, this is to create a Roster for hiring in event the need arises. Applicants must conform to the Hancock Civil Service requirements in regards to residency, etc. Further information may be obtained by calling 467-5101 between the hours of 8:00 a.m. and 5:00 p.m. and speaking to Captain Gloria Tartavouille or Lt. Peggy Bailes. Applications must be submitted no later than February 25, 1994. Entrance exam for above positions will be given on Tuesday, March 8, 1994, at 7:00 p.m. Place will be sent to applicant after qualification has been certified by Secretary. The County of Hancock does not discriminate on the basis of race, creed, color, national origin, sex, religion, age and handicapped status in employment or the provision of service.



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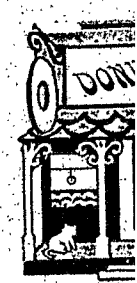
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## ARTIN' ABOUT

Gulfport Little Theatre  
to present "Radio Hour"

### Radio Hour

Gulfport Little Theatre presents *The 1940's Radio Hour*, a lively musical written by Walton Jones and directed by David Delk, Friday and Saturday, Feb. 25-26 at 8 p.m., Sunday, Feb. 27 at 2 p.m., and March 4-5 at 8 p.m., at the theatre playhouse.

Come hum along with some of your favorite 40's music—*Boogie Woogie Bugle Boy*, *Black Magic*, *Blues in the Night* and *Ain't She Sweet* to name a few. Cast features Keith Ballard, Mike Lacey, Glenda O'Neal, Desiree Robinson and Elizabeth Hart-McDonald among others.

For reservations or ticket information, call the theatre at 864-7983.

### Biloxi Little Theatre

Biloxi Little Theatre will present the Jack Sharkey comedy, "Meanwhile Back On the Couch," at 8 p.m. Friday, March 4 at the 220 Lee Street Playhouse.

The play, directed by Lee Green Pope and Barbara

Mabry, will also run 5, 6, 11, 12 and 13. Friday and Saturday performances are at 8 p.m., with Sunday matinees at 3 p.m.

Tickets are \$7 at the door and \$6 for senior citizens and students. For reservations at 388-8811 or 432-8543.

### A Secret Garden

Tickets are now on sale at all TicketMaster locations for the enchanting, multi-award-winning musical *The Secret Garden* March 8-13 at the Saenger Theatre in New Orleans.

Resplendent sets and glorious music bring Francis Hodgson Burnett's novel to life in the Diet Coke Broadway Series presentation.

Call (504) 522-5555 for ticket information.

### New Orleans Opera

A season of action, treachery, vengeance, doomed love and some of the world's most beautiful music takes center stage as the New Orleans Opera Association announces its lineup for 1994-95.

From the pantheon of ancient Greek heroes to the sinister conspiracies of Medieval Scotland; from the garrets and cafes of 19th century Paris to the opulence of Russian nobility, New Orleans Opera presents an exciting array of four operas this coming season.

They range from the perennial favorite, *LaBoheme*, to the first-ever New Orleans production of Tchaikovsky's *Eugene Onegin*, plus operatic adaptations of classic plays by Shakespeare and Sophocles.

Operas to be staged next season include:

—*Macbeth* by Giuseppe Verdi, September 21 and 24, 1994;  
—*Elektra* by Richard Strauss, October 26 and 29, 1994;

—*LaBoheme* by Giacomo Puccini, November 23 and 26, 1994;

—and *Eugene Onegin* by Pyotr Ilych Tchaikovsky, April 5 and 8, 1995.

The operas will be performed at the Theatre of the Performing Arts, 801 North Rampart Street (Louis Armstrong Park),

New Orleans on Wednesday and Saturday evenings. Curtain time is 7:30 p.m.

*Macbeth* and *LaBoheme* are sung in their original Italian. *Elektra* will be sung in German and *Eugene Onegin* in Russian. The New Orleans Opera Association continues its policy of projecting the English supertitles (translations) above the stage during all productions.

Season subscribers will be given the opportunity to retain or change their seats through March 31. After that date subscriptions go on sale to the general public.

Single tickets for individual shows go on sale August 15. For ticket information call the opera office at (504) 529-2278 between 9 a.m. and 5 p.m. weekdays. Visa and Mastercard accepted.

### Center Stage

The Center Stage in Biloxi will hold its first "Saturday Night at Center Stage," February 26 at 8 p.m.

There will be a wide variety of acts in a "coffee house" atmosphere. It will be a great addition to Gulf Coast night life.

Tickets are only \$5. Call the Center Stage at 388-6258 for details or to become a member of the Center Stage.

### BSLLT memberships

Memberships are available to the Bay St. Louis Little Theatre, with several sponsorship levels.

For additional information, call Beth Benvenuti, membership chairman, 467-1402.

Submissions to Artin' About should be sent to The Sea Coast Echo, P.O. Box 2009, Bay St. Louis, MS 39520. Notices will be edited and published on a space-available basis.

## Coast concert association membership drive underway

Coast Community Concert Association, celebrating its 46th year of offering top flight entertainment, will hold its annual membership campaign March 7-11, said board president Herb Carnathan.

Drive chairman Margaret McDougal said its members are drawn from Bay St. Louis to Ocean Springs. Four concerts are offered through a season ticket at \$23. For adults (\$5.75 per concert) and \$13 for students. Only subscribers may attend concerts since no tickets are sold at the door.

"Membership allows our members the opportunity to experience live performances by world-renowned artists right at their doorstep for a nominal cost," said McDougal. "And, we are able to do this through Columbia Artists' Network Tour Program."

Community Concert is the



largest arts organization on the Coast with 1,350 members. Each year following a renewal (pre-drive) campaign, new sub-

scribers are enlisted.

McDougal may be reached in Biloxi at 432-8656 or Carnathan in Gulfport at 864-9487.

The 1994-95 season will showcase a dazzling "Hollywood to Mayfair" concert with the Pasadena Roof Orchestra and Dancers of London; the "Riverboat Ragtime Revue" with the Delta Steamer Jazz Band and Beatrice Loo, the songbird of the South; the powerful swing-to-boogie keyboardist Juicy Carmichael, a favorite among New York critics; and a Cole Porter-Irving Berlin Revue starring Tony Sandler (by popular return request) and the Greg Thiesen Singers.

Checks for renewals and new memberships should be made payable to Coast Community Concerts and may be mailed to 647 Howard, Biloxi, MS 39530, Attn: Emily.

## Artists sought for Arts Commission roster

The Mississippi Arts Commission (MAC) seeks artists for the 1994-1997 Artist Roster. The roster, compiled by MAC, includes Mississippi touring artists and arts education demonstrators.

Artists must apply to be placed on the Artist Roster. The postmark deadline for this application is March 1.

"The roster links presenters and schools with artists, and provides benefits to each," said Jane Crater Hiatt, MAC executive director.

"Roster artists are hired by schools and communities, which in turn can receive grants from the Arts Commission to

help with expenses. And the communities and students are exposed to high-quality concerts, performances and activities."

Advisory panels select applicants based on work samples and resumes. Blues artists, jazz bands, chamber ensembles, dance companies, gospel choirs, folk musicians, theater companies, storytellers and visual artists are among those who can apply.

MAC grants are available to non-profit organizations to bring roster artists into communities and schools. The deadline for organizations interested in applying for Arts Edu-

cation Demonstrators grants is March 1. Those groups interested in applying for Mississippi Touring Artists grants have April 1 and Oct. 1 deadlines.

To receive guidelines for application, call the Mississippi arts Commission at 359-6030.

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### DeChairo presents recital

Classical guitarist John DeChairo will present a guest recital at Pearl River Community College beginning at 11:30 a.m. Tuesday, March 1 in Moody Hall Auditorium on the

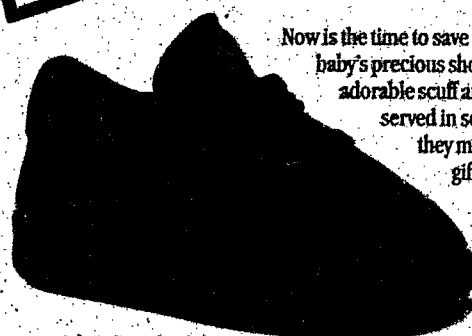
Pearl River Community College campus in Poplarville.

Admission is free. For information, call the Fine Arts Department at Pearl River at 795-6801.

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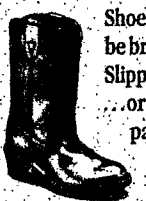


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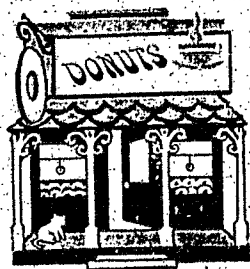
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BBQ Beef on Bun, Small Fries, Drink ... \$2.25
- WEDNESDAY:** Spaghetti with Meatballs, Salad ... \$3.25  
Baked Chicken Breast, Stuffed with Cornbread Dressing, Oven Browned Potato, Vegetable, Salad ... \$3.50
- THURSDAY:** Bacon Wrapped Chopped Steak, Creamed Potatoes, Vegetable, Salad ... \$3.25  
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- FRIDAY:** Shrimp Stew with Salad ... \$3.25  
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Photos by Janet McQueen



### The Clovers perform

The Clovers will be featured at Legends Night at Casino Magic Bay St. Louis Wednesday, Feb. 23, 9 p.m. until midnight. The group had 15 number one hits on the rhythm and blues charts including *Blue Velvet*, *Love Potion Number Nine*, *One Mint Tulip* and *Devil or Angel*. Admission is free. On Thursday, Feb. 24 Jason D. Williams, billed as "The World's Greatest Piano Player," will be featured at Country Magic Night from 8 until midnight.

### BIRTHS

#### ASHTON CHRISTOPHER AIME

Mr. and Mrs. E. K. (Gus) Aime of Bay St. Louis announce the birth of their son, Ashton Christopher, at 8:23 a.m. February 12, 1994 at Northshore Women's Center in Slidell, La. He weighed 7 pounds, 7 ounces. Mrs. Aime is the former Connie Duprey. Paternal grandparents are E. V. (Gus) Aime of Bay St. Louis and Janet Breland Aime of Waveland. Maternal grandparents are Earlene and Charles Kornman of Pass Christian and Fred (Ed) Duprey Jr. and Theresa Duprey of Waveland. Paternal great-grandparents are Hazel M. Breland and the late K. T. (Ted) Breland of Waveland and Elise Aime Zimmerer and the late E. A. (Gus) Aime, and Paul Zimmerer of Florida. Maternal great-grandparents are Rufus and Margaret Cuevas of Kiln and the late Ed Duprey Sr. and Freda Duprey and Catherine Kenner of Gulfport.

#### MATTISON MELYNN SCARDINO

Mr. and Mrs. Matthew J. Scardino of Pass Christian announce the birth of their first child, Mattison Melynn Scardino, February 4, 1994 at 3:05 a.m. at Memorial Hospital at Gulfport. She weighed 8 pounds, 1/2 ounce. Mrs. Scardino is the former Connally Michelle Compretta. Maternal grandparents are Bobby and Karen Compretta of Bay St. Louis. Maternal great-grandparents are Francis Compretta of Bay St. Louis and the late Tony Compretta. Paternal grandparents are A. J. and Loislyn Scardino of Pass Christian. Paternal great-grandparents are Elmer Lois Blanchard of Gretna, La. and the late Lynn Blanchard.

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## Ryan, Pahey purchase Coast travel agency

The new owners of Hancock Travel Affiliates Inc., the Coast's largest and oldest travel agency, will maintain the tradition of comprehensive service provided by well-trained, experienced travel professionals.

Rae Anne Ryan, company president for the past two years, and Edmond Pahey III purchased the travel agency from Gerald Phillips, president of Phillips Colleges.

In 1987, Phillips acquired Gulfport-based Hancock Travel

from Hancock. Phillips said he will concentrate on operating his nationwide system of proprietary schools. The agency offers a four pro-

cessioning program for its employees. "Because of the agency's size, we can provide added benefits, such as insuring against any mistakes on the part of our

representatives. A strong agency is vital. We will always go the extra mile for each of our customers," Ryan said.



Capt. Paul Gaffney II, Richard Smith

## Smith honored for Navy Meritorious Civilian Service

Bay St. Louis resident Richard W. Smith, deputy comptroller, Naval Research Laboratory (NRL) Stennis Space Center was honored with the Navy Meritorious Civilian Service Award at a ceremony held at NRL, Washington, DC Feb. 10.

Capt. Paul G. Gaffney II, NRL's commanding officer, recognized Smith for his leadership and financial expertise in managing the close-out of financial operations associated with the merging of the Naval Oceanographic and Atmospheric Research Laboratory and NRL.

In recognition of his work in this regard, Smith also received

a letter of congratulations from Mississippi's U.S. Senator Trent Lott which read, in part, "It is a pleasure to add my congratulations to those of the Navy as you are recognized for your skilled and dedicated service with the Navy Meritorious Civilian Service Award. You have contributed significantly and daily to your Navy and your country over your federal career. Thank you for your loyal and dedicated service."

Smith was responsible for managing the comptroller office, which provides the full spectrum of financial services to the technical managers at SSC. Recently, he played an impor-

tant role in converting the SSC accounting system to the Defense Business Operations Fund (DBOF) and acted as an advisor on DBOF to operating managers at NRL SSC.

Smith has served more than 30 years in the federal government and has held a wide variety of diverse positions such as management analyst, computer specialist, deputy comptroller and comptroller. He retired from the federal government, Feb. 18.

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## CONSUMER UPDATE

### Deposits and investments: A changing banking environment demands that we understand the difference

By Jan Lukens, MBA, CFP  
Consumer Management Specialist

Interest rates still hover at 20-year lows and Certificate of Deposit (CD) earnings continue to frustrate savers. In fact, the mass exodus from CDs to mutual funds brought fund assets to a record high of over \$2 trillion last year.

The scary part of all this is that the scramble for yield may not always be balanced with a complete understanding of the risks. This concern can be underscored when it comes to purchasing mutual funds in your local bank.

Securities regulators are finding that investors buying mutual fund shares at the bank are unclear on the protection provided by that bank for their investment. Traditionally, bank customers expect money in the bank to be insured by

FDIC. This is not the case with mutual funds, annuities or other "investment" products.

Deposits at the bank are generally insured by FDIC insurance up to \$100,000. The government provides a different type of protection for investments. It oversees the Securities Investor Protection Corporation which, in turn, insures against the physical loss of securities if the broker/dealer holding the securities fails.

An investment product such as a mutual fund is not protected against a decline in market value. SIPC insurance is significantly different than FDIC insurance.

Banks use a variety of methods to sell mutual funds. Some rent space in their building to a separate company which sells the investment. Some banks sell proprietary funds which are sponsored by

an outside entity.

The bank advises the fund on investments and receives a fee for this service. Other banks sell private label funds sponsored and managed by an outside entity but sold exclusively through the bank.

Regardless of how sales are structured, mutual funds are not backed by the bank or the U.S. government. This applies even when the mutual fund name is strikingly similar to the bank's name.

Some banks sell annuities in which an insurance company invests the money and makes periodic payments to the investor according to an annuity contract. They are not guaranteed by the bank or the U.S. government but rather the insurance company managing the annuity. Some annuity investments (usually fixed annuities) are a part of the general fund of the insurance company. They are exposed to the insurance company's creditors and, therefore, to that company's overall financial condition. Other annuity funds (usually variable annuities) are held separate from the insurance company general account and, accordingly, are not subject to the creditors of that company. When investing in an annuity, whether at a bank or otherwise, the investor should know how funds are invested, the risks involved and the general financial condition of the insurance company.

If you do have a problem with an investment purchased at a bank, first contact the bank (or the insurance company in the case of an annuity). If unsatisfied, regulatory agencies should be contacted.

For Mississippi residents, the appropriate state agencies include the Securities Division of the Secretary of State's Office, the Department of Banking and Consumer Finance, and for annuity purchases, the State Insurance Department.

On the federal level, the Securities and Exchange Commission regulates registered broker/dealers and the securities business.



### GRI designation

Jennette Stuart, left, Tish Poyadou and Alesia Fouasnon recently completed the last of three courses needed to earn the right to use the professional designation GRI. The course is sponsored by the Mississippi Realtors Institute under the guidelines of the State and National Association of Realtors. Only 26 percent of realtors nationally have earned the designation. The three are associated with Ashman-Mollere Realty in Waveland.

## WBSL-radio under new management

WBSL-1190 AM radio is under new management, according to station manager and chief engineer Brice Phillips.

The station, located on Casino Magic Drive in Bay St. Louis, has a format of classic rock and oldies.

General manager and president of Hancock Broadcasting is William Thrasher. Former

president Dan Diamond is no longer affiliated with the station in any capacity, said Phillips.

### Hancock Holding declares dividends

Leo W. Seal Jr., president and chief executive officer of Hancock Holding Company, announced the board of directors has declared a regular quarterly cash dividend of \$0.23 per share. The regular dividend is payable March 15, 1994, to shareholders of record as of March 4, 1994.

Hancock Holding Company, headquartered in Gulfport, is the parent company of Hancock Bank in Gulfport and Hancock Bank of Louisiana in Baton Rouge.

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7 pc Dinette \$199  
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# The Church Directory



**APOSTOLIC**  
**Apostolic Church**  
 \* Ave. B, Kin-Cutoff Rd.  
 Waveland 467-3962

**ASSEMBLY OF GOD**  
**Faith Assembly of God**  
 Hwy. 43  
 Kiln 255-2567

**First Assembly of God**  
 1912 Arnold St.  
 Waveland 467-7667

**BAPTIST**  
**Bayside Baptist**  
 7547 Hancock Dr.  
 Bayside Park 467-0500

**Calvary Independent Baptist**  
 Longfellow Dr.  
 Waveland 467-8546

**Central Baptist**  
 1202 Hwy. 90  
 Bay St. Louis 467-0529

**Diamondhead Baptist**  
 Diamondhead Dr. N.  
 Diamondhead 255-3348

**First Baptist**  
 141 Main St.  
 Bay St. Louis 467-4005

**First Baptist**  
 Jeff Davis & St. Joseph  
 Waveland 466-2426

**First Baptist Church**  
 Franklin & Hancock St.  
 Pearlinton

**First Missionary Baptist**  
 Sycamore St.  
 Bay St. Louis 467-3193

**First Southern Baptist**  
 Pearlinton 533-7313

**Macedonia Baptist**  
 Morris Bay  
 Bay St. Louis 467-2969

**Morning Star Baptist**  
 Sycamore & Watts  
 Bay St. Louis

**Mt. Chapel Baptist**  
 721 Herlity St.  
 Waveland

**Old Spanish Trail Baptist**  
 5078 Hwy. 90 W.  
 467-4881 467-5753

**Riverside Baptist**  
 6191 Epsy Dr.  
 Long Beach 452-7684

**Shifalo Baptist**  
 16327 Hwy. 603  
 Kiln 255-1118

**Shoreline Park Baptist**  
 Waveland-Kin Cutoff Rd.  
 Bay St. Louis

**Victory Baptist**  
 Hwy. 603  
 Kiln 255-1353

**CATHOLIC**  
**Annunciation Catholic**  
 Kiln-Delisle Rd.  
 Kiln 255-1800

**Our Lady of the Gulf**  
 228 S. Beach Blvd.  
 Bay St. Louis 467-6509

**St. Ann Catholic**  
 Clermont Harbor  
 Bay St. Louis 467-4746

**St. Clare Catholic**  
 125 Vacation Ln.  
 Waveland 467-9275

**St. John's Catholic**  
 Lakeshore Rd., Lakeshore, MS  
 467-4746  
 Rev. John J. Kelly

**St. Rose de Lima**  
 301 S. Necaise  
 Bay St. Louis 467-7347

**CHURCH OF CHRIST**  
**Church of Christ**  
 501 Pine  
 Bay St. Louis 467-9645

**CHURCH OF GOD**  
**Church of God**  
 530 St. John  
 Bay St. Louis 467-0380

**EPISCOPAL**  
**Christ Episcopal**  
 912 S. Beach Blvd.  
 Bay St. Louis 467-7757

**St. Thomas Episcopal**  
 5303 Diamondhead Cr.  
 Diamondhead 255-9213

**Trinity Episcopal**  
 Church St. Pass Christian

**LUTHERAN**  
**Lutheran Church of the Pines**  
 309 Hwy. 90  
 Waveland 467-6771

**METHODIST**  
**Clermont Harbor United Methodist**  
 Clermont Blvd.  
 Clermont Harbor 533-7716

**Diamondhead United Methodist**  
 Diamondhead Community Center  
 255-9016

**First United Methodist**  
 526 E. Second St.  
 Pass Christian

**Holmes Chapel United Methodist**  
 Hwy. 604  
 Pearlinton 588-9976

**Main Street United Methodist**  
 162 Main St.  
 Bay St. Louis 467-3178

**Pearlington United Methodist**  
 5210 Levee Ave.  
 Pearlinton 533-7716

**St. Mark's African Methodist Episcopal**  
 741 Dufour Road  
 Waveland 864-4739

**St. Roch United Methodist Church**  
 301 Herlity Street  
 Waveland

**Valena C. Jones United Methodist**  
 248 Sycamore St.  
 Bay St. Louis 467-9629

**Waveland United Methodist**  
 Vacation Ln.  
 Waveland 467-6931

**MORMON**  
**Church of Jesus Christ**  
 of Latter Day Saints  
 McLaurin Ave.  
 Waveland 467-5009

**NON-DENOMINATIONAL**  
**Church of the Lord Jesus Christ**  
 6166 W. Kemper  
 Bayside Park

**Harvest Time Church**  
 9113 Kiln-Delisle Rd.  
 Pass Christian 255-2097

**Joy Fellowship**  
 543 W. Hwy. 90  
 Waveland 467-3159

**Power House of Deliverance**  
 284 1/2 Washington Ave.  
 Bay St. Louis 466-3841

**PENTECOSTAL**  
**First United Pentecostal**  
 Old Spanish Trail  
 Waveland 467-3575

**First United Pentecostal**  
 Wolf Creek Rd.  
 Standard 255-7947

**PRESBYTERIAN**  
**Diamondhead Community**  
 Diamondhead  
 255-5556 255-5557

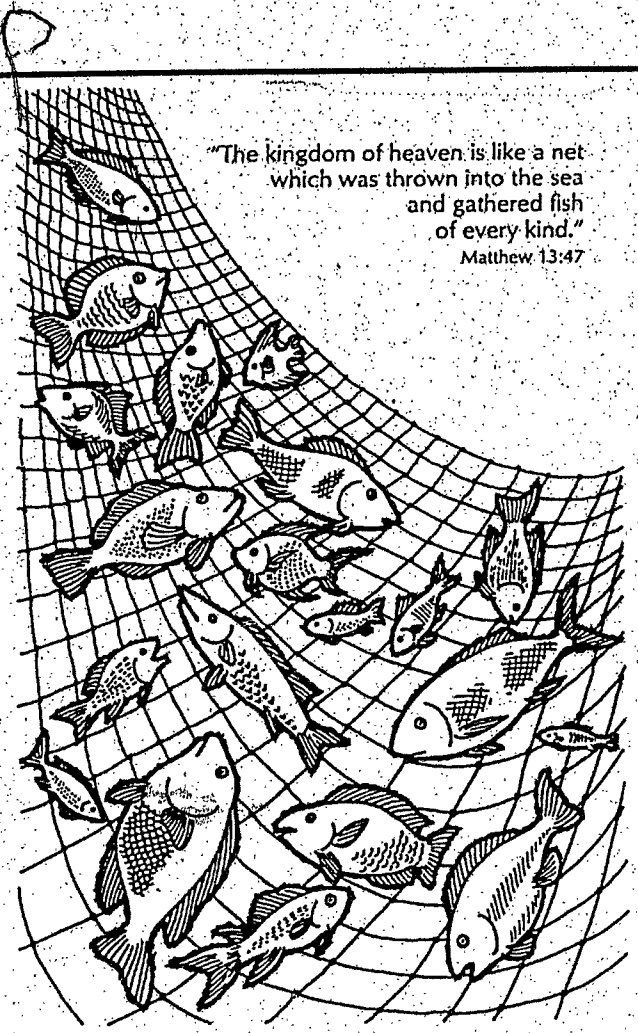
**First Presbyterian (USA)**  
 114 Ulman Ave.  
 467-3921 466-2926

Church listings are included in the above for the following areas:

**BAY ST. LOUIS**  
**BAYSIDE PARK**  
**CLERMONT HARBOR**  
**DIAMONDHEAD**  
**KILN**  
**LAKE SHORE**  
**PASS CHRISTIAN**  
**PEARLINGTON**  
**PERKINSTON**  
**STANDARD**  
**WAVELAND**

If your church is not listed and is in one of the above areas, please send the church name, denomination, address and telephone number to: The Sea Coast Echo, P.O. Box 2009, Bay St. Louis, MS 39521-2009, or call 467-5473 with the information.

## Attend the Church of Your Choice



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 Matthew 13:47

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 467-5716

**Frank L. Conaway, Jr. DMD**  
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## The Sea Coast Echo

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#### 20 Announcements

24 Auctions  
30 Lost and Found  
34 Personals  
36 Special Notices

#### 40 Business & Services

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53 Schools & Instructions  
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58 Lawn & Garden

#### 60 Employment

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70 Employment  
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#### 80 Merchandise

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86 Business Equipment  
88 Tools, Machinery  
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96 Wanted to Buy

#### 120 Transportation

123 Carpools  
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128 Boats & Motors  
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#### Real Estate

143 Real Estate Services  
145 Roommates Wanted  
146 Rooms For Rent  
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150 Unfurn. Houses Rent  
151 Furn. Houses Rent  
153 Real Estate Wanted  
154 Real Estate Investments  
155 Manufactured Housing  
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157 Summer Rentals  
158 Commercial Property  
159 Houses For Sale

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#### 53 Schools & Instructions

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IN YOUR HOME PET CARE. Basic grooming, feed and water daily. Diamondhead only. Patsy 255-4481.

KNIGHT'S AIR CONDITIONING & Electrical Service. Repair all makes & models. 467-4354.

LADNER'S CONSTRUCTION: GENERAL contractor, licensed & bonded. New homes, renovations, additions. Free estimates. 467-8251.

LET ME PRESSURE WASH YOUR house clean. Call Lewis Tillman 467-8235.

NEED CASH? Real Estate Home Loans. \$5,000 minimum. Consolidate debts and lower your monthly payments. Slow credit may be ok. 601-863-2554. Ask for Vickie.

#### NOTICE ABANDONED VEHICLES

The following vehicle will be sold 30 days after the first publication:

1975 Jeep Wagoneer  
Vin# JOD15NN037200  
1992 Buick Skylark  
Vin# 1G4AC697CWA07598  
1975 Ford Cam Torino  
Vin# 5A30H119092  
1984 Ford Escort  
Vin# 1FABP0427EW299206  
1978 Toyota  
Vin# TE31290418  
1981 Cadillac  
Vin# 1G6AL5799BE635904  
1985 Nissan Maxima  
Vin# JN1HU11S5FT007534  
1973 Ford F-10 Pick-Up  
Vin# F10YU545286  
1987 Isuzu Impulse  
Vin# JABAR07F0H0900187  
1976 Nova Concours  
Vin# 1Y69D6W157040  
1985 Ford Escort  
Vin# 1FABP144XFW106782  
1972 Triumph Spitfire  
Vin# FK36447  
1977 Ford LTD  
Vin# 7A32F171075  
1985 Buick  
Vin# 1G4AL19RXP6414181  
These vehicles will be sold on or after March 21, 1994.  
Mike Pernicaro  
121 Hwy. 90  
Waveland, Ms. 39576  
467-7005  
02/20, 02/27, 03/06/94

#### 56 Services Offered

NEED DIRT? WE'VE GOT IT! We've got the best price in Hancock county for sand, sand/clay mixed, top soil or fill dirt. Call 467-8579.

PAINTING: INTERIOR AND EXTERIOR. Free estimates. References. Lewis Tillman. 467-8235.

PURPLE DINOSAUR AND HIS LITTLE GREEN FRIEND: available for children's parties, group events, promotions. Affordable. 467-1380.

REIKI: JAPANESE RELAXATION TECHNIQUE helps reduce stress & more. For information on private sessions or classes to learn how to do it, Call 466-9840 after 5:30 PM weekdays, anytime weekends.

SEWING MACHINE REPAIRS BY SID Davis. 467-2185.

TRACK HOE, DOZER TRUCKS, FILL dirt, top soil. We haul or u-haul. 255-7556 or 255-3672.

TRACTOR WORK, BUSHHOGGING, Bladework, plowing & disking. Call 467-7878 after 6PM.

WASH GRAVEL \$12.50 per yard, pea gravel \$11.00 per yard, field dirt \$30 per load. Pending location. 255-1106.

WATER WELL DRILLING: Pumps, tanks. Free estimates. 255-5811. State licensed.

WHITE GLOVE CLEANING WITH references. Aindra at 255-4483.

#### 58 Lawn & Garden

A CALL TO CHARLIE'S LAWN & YARD SERVICE: For Free estimates. Grass cutting, weed eating, trash hauling, etc. Call anytime. (601) 467-1577 or (601) 467-4266.

FOR GRASS CUTTING, trimming, cleanup, painting, and hauling trash away call 467-5626. Very reasonable prices.

LAWN MAINTANCE: YEARS OF experience, reliable, free estimates. Stan 467-6813.

RELIABLE LAWN SERVICE: YARDS cut, trimmed, garden filled. References and free estimates. Call 467-7238.

SOUTHLAND SERVICES: MOWING (Average residential yards: \$25). Fertilizing of lawns and trees. Garden maintenance and winter overseeding of Rye Grass. For free estimates call 467-3471. Insured.

SUMMER'S GREEN: LAWN CARE FOR everyone! Quality work, reasonable prices. Free Estimates. Call anytime, Larry (601) 467-6558.

### WE PAY YOU TO SHOP!!

Part-time, occasional, unique assignments in Waveland area. No sales ... no investments. If interested, send your name, address and phone number to: Shop 'N Chek, PO Box 28175, Atlanta, GA 30358-0175. Attn: FP

#### 58 Lawn & Garden

TROY-BILT TILLERS NOW ON SALE! Factory Direct Prices - All models in stock. King Rentals & Sales, 9207 W. Oakdown Road, Biloxi, MS 392-2211.

WHY WAIT! START YOUR LAWN CARE needs now. Landscaping and general yard maintenance. We need your business. Call 467-1613.

#### 63 Business Opportunities

BUILD A BUSINESS. START IN YOUR own neighborhood, if you wish. Exceptional opportunities for growing income with fast repeat customer service. Meet others who've done it. Phone 467-1323.

#### 66 Child Care

AROUND THE CLOCK CHILD CARE 7 days a week. Hot meals & snacks. Excellent references. 467-8322.

ATTENTION MOTHERS: OPENINGS now for child care. Reasonable rates and plenty of references 467-9970.

CHRISTIAN CHILD CARE. NEED A clean, safe, loving home so you can work or go out with out worry. Call 467-1392.

NOW HAVE OPENING FOR CHILD CARE in my home. Monday-Friday, days/ nights. Activities, 3 meals a day plus snacks. Call 466-9388.

#### 73 Help Wanted

BUY OR SELL AVON. CALL 452-2222.

CLERICAL/ACCOUNTING FULL-TIME: Pearlinton area. A.P. & A.R. entry computer experience required. Good typing skills. Lotus and wordstar helpful. Send resume to P.O. Box 449, Lakeshore, MS. 39558.

HERE'S A GREAT NEW YEAR'S RESOLUTION. Start a new career in Real Estate with a great team. Call Century 21 McIntyre-Rapp at 467-3777. Classes start January 24th.

HOTEL REED NURSING CENTER is accepting applications for dietary & housekeeping. Apply in person, 400 N. Beach Blvd. BSL.

LABORERS NEEDED NOW! Must be willing to work long hours. Steel toe boots & I-9 identification mandatory. Pay \$5.50/hr. straight time. To inquire call 864-9616.

NEEDED— UNATTACHED LADY TO LIVE-IN and care for elderly lady with Alzheimer's. Every thing furnished. 467-9651

#### 73 Help Wanted

PART-TIME POSITION OPEN. Benefits and chance for advancement. Apply in person only. Payless Shoe Source, Hwy 90, Waveland. EOE.

PLUMBERS EXP. PLUMBERS & HELPERS DUCTWORK EXP. SHEETMETAL MECHANIC & HELPERS GULFPORT/BILOXI AREA APPLY IN PERSON MCC MECHANICAL, INC 412 HWY. 90, SUITE 1 BAY ST. LOUIS, MS. (601) 467-0058 EOE

RESTAURANT HELP: ALL POSITIONS, bussing, waiting, & kitchen area. Apply to Diamondhead Yacht Club Restaurant after 5pm. 3410 Yacht Club Circle. Wed.-Sat.

TRENDSETTERS & CO. is looking for experienced stylist. Upscale salon with many fringe benefits. Call Teresa between 9am-5pm. 467-6780.

WAITRESS NEEDED! NIGHTS & Weekends. Must be 21. Apply at Nick's House of Catfish, 447 Hwy 90, Waveland. Wed. - Fri. 9-12 noon.

WILDLIFE/CONSERVATION JOBS. Game wardens, security, maintenance etc. No experience necessary. Now hiring. For info call 1-219-794-0010 ext. 6532, 8AM-8PM, 7 days.

#### 76 Situation/Job Wanted

CAN DO LOTUS 1-2-3 SPREAD-SHEETS and word processing in word and word perfect. 467-8559.

#### 81 Appliances

REBUILT WASHERS AND DRYERS: Fully guaranteed. We have parts and do repair. We also buy used appliances. Bay Washers. 467-6122.

SANTA CRUZ APPLIANCE SERVICE: sales & repair stoves washer & dryer, refrigerator, ac. 90 days warranty, all parts available. 124 Blaize St. BSL. 467-7378.

#### 82 Antiques, Collectibles

OLD SOUTH ANTIQUES & FLEA Market Rental spots, reasonable rates. Hwy. 90 One mile west of Waveland Ave. Ph. 466-4990.

### LICENSED PRACTICAL NURSE

Full-time office position. Must have current LPN license. Weekday hours. Need to be highly organized and efficient with good interaction skills.

Apply at: SOUTH MS HOME HEALTH

106 Willow Creek Drive • Long Beach, MS

(601) 864-3299 • 1-800-933-7644

## WRITE YOUR OWN CLASSIFIED Ad!

Just fill in this easy-to-use order form and then mail to:  
The Sea Coast Echo, P.O. Box 2009, Bay. Louis, MS 39521

#### - CLASSIFIED ORDER -

- ☐ Announcements  
☐ Rentals ☐ Real Estate  
☐ Merchandise ☐ Services ☐ Employment ☐ Automotive

Name \_\_\_\_\_ Date \_\_\_\_\_  
Address \_\_\_\_\_ Phone \_\_\_\_\_  
Ad Category \_\_\_\_\_ No. of Times Ad is to Run \_\_\_\_\_

ONE	WORD	IN	EACH	SPACE
				5
				10
				15

15 WORDS One Time \$2.25 OR 3 TIMES In One Week \$5.50

Enclose a check or money order for the correct amount. The minimum is 15 words for \$2.25 for the first time or \$5.50 three times for one week. Over 16 words, add 15¢ per word. For other rates, call The Sea Coast Echo at 601/467-5473. (Cost applies to one time only.)







1-800-874-0793  
 •Refinancing •Equity Loans  
 •MH/Land Programs  
 •Call For Details  
 ASK FOR DIRECTOR  
 1-800-874-0793  
 HENLEY TIME  
 We would like to  
 pulpwood and hardwood  
 or large tracts.  
 Call day or night

**THE STATE OF MISSISSIPPI**

**TO: Timothy S. Van Meter and Josephine G. Casale**  
Clerks of Court  
Chancery Clerk  
Hancock County, Mississippi

You are required to appear in person at the court filed in this case and answer the Complaint filed against you in this action to Honorable William L. Parker, the Attorney for the Plaintiff, whose address is 206 South Beach Blvd., P.O. Box 108, Bay St. Louis, Mississippi 39520.

**YOUR RESPONSE MUST BE MAILED OR DELIVERED NOT LATER THAN THIRTY (30) DAYS AFTER FEB. 23, 1994, WHICH IS THE DATE OF THE FIRST PUBLICATION OF THIS SUMMONS. IF YOUR RESPONSE IS NOT SO MAILED OR DELIVERED, A JUDGMENT BY DEFAULT WILL BE ENTERED AGAINST YOU FOR THE MONEY OR OTHER RELIEF DEMAND IN THE COMPLAINT.**

You must also file the original Answer with the Clerk of this Court within a reasonable time after award. Issued under my hand and the seal of said Court, this the 15th day of February, 1994.

(SEAL)

E. MICHAEL NECAISE  
CHANCERY CLERK  
OF HANCOCK COUNTY, MISSISSIPPI  
BY: Pamela Cuevas  
Deputy Clerk  
2-20; 2-27; 3-8; 3-13-94

**IN THE CHANCERY COURT  
OF HANCOCK COUNTY, MISSISSIPPI BAY ST.  
LOUIS, HANCOCK COUNTY, MISSISSIPPI 39520  
TANYA N. VAN METER, PLAINTIFF  
VERSUS  
TIMOTHY S. VAN METER, DEFENDANT  
SUMMONS  
CIVIL ACTION NO. 94-0098  
THE STATE OF MISSISSIPPI**

To: Timothy S. Van Meter, a non-resident of the State of Mississippi or is not to be found therein on diligent inquiry, and whose post office address is not known to the Plaintiff after diligent inquiry.

You have been made a Defendant in the suit filed in this Court by Tanya N. Van Meter, Plaintiff, seeking a divorce as described in the suit. Defendants other than you in this action are None.

You are required to mail or hand deliver a written response to the Complaint filed against you in this action to Hon. Robbie K. Asher, Attorney for Plaintiff, whose address is 140 Main Street, P. O. Box 554, Bay St. Louis, MS 39520.

**YOUR RESPONSE MUST BE MAILED OR DELIVERED NOT LATER THAN THIRTY DAYS AFTER THE 20TH DAY OF FEBRUARY, 1994, WHICH IS THE DATE OF THE FIRST PUBLICATION OF THIS SUMMONS. IF YOUR RESPONSE IS NOT SO MAILED OR DELIVERED, A JUDGMENT BY DEFAULT WILL BE ENTERED AGAINST YOU FOR THE MONEY OR OTHER RELIEF DEMAND IN THE COMPLAINT.**

You must also file the original of your Response with the Clerk of this Court within a reasonable time afterward.

Issued under my hand and seal of said Court, this the 15th day of February, 1994.

(SEAL)

E. MICHAEL NECAISE  
CHANCERY CLERK  
OF HANCOCK COUNTY, MISSISSIPPI  
BY: Pamela Cuevas, D.C.  
2-20; 2-27; 3-8-94

**BAYSHORE CORPORATION**  
**467-**  
**1<sup>st</sup> IN SERVICE<sup>SM</sup> and**

**INVESTMENT!! HOUSE & LAND** in site. Less than .800' from main entrance. Less than .800' from main entrance. Great waterfront camp. Call Distugue 467-0244.

**2 STORY CARRIAGE HOME!** With jewel with high ceilings & brick & marble. Dubuisson.

**WONDERFUL HOME IN GREAT neighborhood!** newest of color schemes, pool, hot tub. Patsy Dubuisson.

**NEW EXECUTIVE GOLF COURSE HOME!** beautiful kitchen, 3/2. great room w/ fireplace. Call Distugue 467-0244.

**INVESTOR'S DELIGHT!** Three great homes. Christian; 1st build from beach. Call Distugue 467-0244.

**100+ YEAR OLD!** Recently renovated living, dining, den & glass enclosed porch. Call Distugue 467-0244.

**NICELY FIXED UP COTTAGE** with enclosed front porch, living & eat-in area. Call Distugue 467-0244.

**JEEPS**  
Plumbing & Heating Service  
Licensed Master Plumber  
467-7495

**JAMES BACKHOE SERVICE**  
FILL DIRT • FILL SAND  
GRAVEL • TRACTOR WORK  
467-3400

**NOTICE OF SALE**

Lot 28, Block 7, East 76th Street AND HEAD PHASE 1, as per map or plat of said subdivision on file and of record in the Office of the Chancery Clerk of Hancock County, Mississippi;

which has been levied on as the property of the Defendants and will be sold to satisfy the judgment entered in this action in the amount of \$968.24, together with delinquent assessments from December, 1985, plus interest as provided for in the covenants of Diamondhead Country Club and Property Owners Association, Inc., from date until paid and attorney's fees in the amount of 20% of the amount owed, together with all costs of this proceeding.

Pamela Cuevas  
Commissioner  
2-20; 2-27; 3-5; 3-13-84

**IN THE CHANCERY COURT  
OF HANCOCK COUNTY, MISSISSIPPI  
DIAMONDHEAD COUNTRY CLUB AND PROPERTY OWNERS ASSOCIATION, PLAINTIFF  
VERSUS  
ANDREW J. THERIOT AND PEGGY JOE THERIOT,  
DEFENDANT(S)**

**NOTICE OF COMMISSIONER'S  
SALE UNDER EXECUTION  
CASE NO. 24,407**

By virtue of the heretofore stated execution to me directed by the Chancery Court of Hancock County, Mississippi, I will on the 15 day of March, 1984, at the front door of the Hancock County Courthouse in the City of Bay St. Louis, Hancock County, Mississippi, within the legal hours of 11:00 o'clock A.M. and 4:00 o'clock P.M., expose to sale, at public outcry, to the highest and best bidder for cash, all the right, interest and claim of the Defendants, Andrew J. Theriot and Peggy Joe Theriot, in and to the following described real property to-wit:  
Lot 9, Block 7, Amended Plat of Unit 2, DIAMONDHEAD, Phase 1, as per map or plat of said subdivision on file and of record in the Office of the Chancery Clerk of Hancock County, Mississippi;  
which has been levied on as the property of the Defendants and will be sold to satisfy the judgment entered in this action in the amount of \$3,249.94, together with delinquent assessments from December, 1983, plus interest as provided for in the covenants of Diamondhead Country Club and Property Owners Association, Inc., from date until paid and attorney's fees in the amount of 20% of the amount owed, together with all costs of this proceeding.

Pamela Cuevas  
Commissioner  
2-20; 2-27; 3-5; 3-13-84

**Key**

**OPEN HOUSE \$  
134 KALO COAST  
NEW LUXURY WATERFRONT HOME**  
ceilings, huge master suite - light  
Come see for yourself!! Only \$159,0  
467-4139.

**ATTENTION: Rental Owners-Want**  
**1500 SF home w/2 full apartments**  
ba. each. Hurry lots of tenants!  
Linda Genlin 467-7095.

**LAST OF ITS KIND!! 35,000 gets y**  
neat/Clean & close to everything  
Noel Gillan 467-6057.

**HOMES & LOTS-Close to Beach-C**  
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**40 ACRES - aprox: 1320' road front**  
for Carol 467-4139.

**COMMERCIAL BUSINESS - Could b**  
**FIC COUNT -close to Hwy 90-OWN**  
priced to sell!! Call Jacky Ginn 25  
**OH SO CLOSE! - TO SANDY BEACH**  
brick home - central heat/air, fant  
separate garage/workshop \$60's  
details!

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PEST CONTROL**

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BAY ST. LOUIS, MS 39521**

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**IN THE CHANCERY COURT  
OF HANCOCK COUNTY, MISSISSIPPI  
DIAMONDHEAD COUNTRY CLUB AND PROPERTY  
OWNERS ASSOCIATION, PLAINTIFF  
VERSUS  
PATRICIA J. DANIELS, DEFENDANT(S)  
NOTICE OF COMMISSIONER'S  
SALE UNDER EXECUTION**  
CASE NO. 24-98

By virtue of the heretofore stated execution to me  
decreed by the Chancery Court of Hancock County,  
Mississippi, I will on the 15 day of March, 1994, at the  
front door of the Hancock County Courthouse in the City  
of Bay St. Louis, Hancock County, Mississippi, within  
the legal hours of 11:00 o'clock A.M. and 4:00 o'clock P.  
M., accept to sale, at public outcry, to the highest and  
best bidder for cash, all the right, interest and claim of  
the Defendants, Patricia J. Daniels, in and to the following  
described real property, to-wit:  
Lot 95, Block 5, Unit 5, DIAMONDHEAD, Phase 2, as  
per map or plat of said subdivision on file and of record in  
the Office of the Chancery Clerk of Hancock County,  
Mississippi;  
which has been levied on as the property of the  
Defendants and will be sold to satisfy the judgment  
entered in this action in the amount of \$4,280.42,  
together with delinquent assessments from December,  
1993, plus interest as provided for in the covenants of  
Diamondhead Country Club and Property Owners  
Association, Inc., from date until paid and attorney's  
fee in the amount of 20% of the amount owed, together  
with all costs of this proceeding.

Patricia Cuevas  
Commissioner  
2-30; 2-27; 3-8; 3-13-94

**467-0600**

**PROPERTIES  
REALTORS**

Properties Real Estate, Inc.

**SUNDAY 2-4 PM  
- DIAMONDHEAD  
- 3 bedrooms, 2-1/2 baths, high  
t, bright, airy & maintenance free.  
Call today! Ask for Carol Shippey**

**to make some Money? This is ill  
upper and lower levels w/2 bdrm, 1  
ooking! Only \$42,000. Call Den or**

**ou this 3 bdrm home w/carport-Vary  
hat matters.. for all the details Call**

**all Belinda Maddux for details 466-  
tage - less than \$1,000 per acre. Ask**

**any kind of business!-HIGH TRAF-  
FINANCING-Motivated seller and  
5-8252.**

**- 2-could be 3 bedrooms - 2 full bath  
astic gourmet kitchen with fireplace,  
Motivated seller - call today for**

**Real Estate Service**

**Legal  
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-5473**

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HLY SERVICE  
LINE RETAIL OUTLET**

**DICK REDDITT  
(601) 467-6266**

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ING & HEATING  
• INSTALLATIONS  
akes and Models  
& Window Units  
Intertherm  
ectrical Repairs**

**467-0949**



No one can deny the fact that roses are the most popular flower in the world. They are readily available in many colors and sizes. In fact, there are more than 30 million roses growing in the United States.

While roses require more care than most flowers, rose growers know roses return more for your time and effort than any other flower.

Rose hybridizers have created new varieties that are hardier in hot summers and cold winters, more dis-

in the winter, and more in the summer. They produce a quantity of flowers of great quality.

The choice of varieties and plant and flower types is unbelievably large. You have the choice of purchasing dormant, bare-root plants in late winter and early spring or roses growing in containers later in the season.

Mail-order roses are dormant and bare-root, while those obtained from local nurseries are most often potted and dormant or growing, depending on the time of year.

Be sure you have a place to grow roses before purchas-

ing them. They should be planted from the late afternoon until 10 p.m.

Roses need good air movement to dry the foliage after rain or watering to reduce disease problems. Too much wind can damage foliage in the summer and canes in the winter. In windy areas, use a wall, fence or hedge as a windbreak to provide protection.

Wet roots, especially in winter, can be fatal for roses. Consider building a raised bed where soil is poorly drained and water stands.

You'll need to know some

of the excellent varieties. Hybrid teas make the best roses, whose roses are grown for cutting.

Grandifloras have the traits of the hybrid tea rose but are borne in clusters. The bushes grow relatively tall.

Floribundas have flowers in cluster. The bushes are relatively low growing and are among the easiest roses to grow.

This group of roses is only about 50 years old but ranks right behind the hybrid teas in popularity. They are generally extremely free-blooming.

Climbing roses have long, arching canes that can be attached to a fence, trellis, arbor, post or wall. Since many climbers bloom on old wood, they bloom only once a year, in the spring. The varieties Golden Showers, Joseph's Coat, Temp and White Dawn are several climbers with repeat blooming.

Miniature roses have small flowers on small plants. These plants are frequently sold as flowering gift pot plants for the house that can be set in the garden when they've finished blooming in the house.

Tree roses have the most stately and distinctive plants of all the roses. Any rose variety can be grafted on to a small tree trunk to make a tree rose. These can be found with an 18-inch trunk (miniature), 24-inch trunk (patio) and 36-inch trunk (standard).

Heritage or old roses were developed prior to 1867. They are experiencing a rebirth of popularity because of their fragrance, appearance and toughness that has enabled them to survive in some cases for more than 200 years.

Landscape roses include groundcover roses and shrub roses. Groundcover roses grow close to the ground, while the shrub roses are taller and can be used for hedges, backgrounds and mass plantings.

Many of the shrub roses also produce an abundant supply of rose hips that are ornamental in their own right and popular with the birds.

## WEDDINGS, ENGAGEMENTS



Kimberly Underwood and Dr. Mark Morgan

### Morgan-Underwood

The engagement of Kimberly Lynn Underwood and Dr. Mark Wayne Morgan is announced by her parents, Samuel D. Underwood of Bath, Maine and Carole S. Underwood of Chattanooga, Tenn. Dr. Morgan is the son of James A. Morgan and Dr. Ouita S. Morgan of Slidell.

The bride-elect is a graduate of East Ridge High School in Chattanooga. She earned a bachelor's degree in nursing at the University of Tennessee Center for the Health Sciences. She is a staff nurse at CPC Sand Hill Hospital in Gulfport and Tulane Medical Center in New Orleans.

The prospective groom is a graduate of St. Paul School in Covington and Northeast Louisiana University for Pre-Medical Science. He earned a doctor of medicine degree at LSU Medical Center in New Orleans, and is a staff anesthesiologist at Hancock Medical Center.

The couple will exchange wedding vows April 8 in a 7 p.m. ceremony at the Van-Benthuyssens-Elms Mansion in New Orleans.

### FitzGerald-Knodle

Amy Louise Knodle of Diamondhead and Michael Patrick FitzGerald of Round Rock, Texas, exchanged wedding vows Saturday, Feb. 5, 1994, at the Palm Valley Lutheran Church in Round Rock.

The Rev. Elroy Haverlah officiated. Parents of the bride are Mr. and Mrs. William C. Knodle of Diamondhead. The groom is the son of Mrs. Eleanor FitzGerald of Round Rock and

the late A.V. FitzGerald Jr.

The bride was given in marriage by her father. Matron of honor was Mrs. Christiane Spoto of Sacramento, Calif.

Kenneth Bennett of Temple, Texas, served as best man.

Organist Charles DeLisle provided nuptial selections.

The couple will reside in Round Rock.

### St. Thomas hosts Way of the Cross

St. Thomas Episcopal Church, 5303 Diamondhead Circle, Diamondhead, will offer The Way of the Cross Friday at 12:30 and 7 p.m. The church is also open Monday through Friday for individual devotion.

The Way of the Cross is an adaptation of a custom widely

observed by Pilgrims to Jerusalem. Each station commemorates a place associated with our Lord's passion and death.

St. Thomas welcomes the community to join them for worship. For further information call 255-9213.

### Women's Aglow meets Tuesday

The Hancock County Women's Aglow Fellowship will meet Tuesday, Feb. 22 at Mississippi Power Co., corner of Hwy. 90 and Dunbar in Bay St. Louis.

Fellowship begins at 6:30 p.m. with refreshments; meeting will follow at 7.

Guest speaker is Judith Stevens from Bay St. Louis. She

attends Word of Faith and is a talented singer, Sunday school teacher and a principal in a Christian school in Chalmette, La. She also was on an evangelistic crusade in Russia and is planning on going back in March.

For more information call Edith Palmer at 467-7507.



### Casino wedding

A Diamondhead couple exchanged vows on Valentine's Day, Jubilee-style, complete with mimes, jugglers and Jubilee Joe, who even donned a tux for the occasion. Jubilee controller Robert "Skip" Walker and Vittoria Johnson were married in a less-than-traditional ceremony at 5 p.m. at the stairway of the main entrance of the Lakeshore casino. The ceremony drew the interest of a few gamblers, but the dice continued to roll even as they cut the cake. (Echo staff photo by Amy Pickich)

#### Public Notices

IN THE CHANCERY COURT OF HANCOCK COUNTY, MISSISSIPPI DIAMONDHEAD COUNTRY CLUB AND PROPERTY OWNERS ASSOCIATION, PLAINTIFF

VERSUS HONTAS F. FARMER and BARBARA A. FARMER, DEFENDANTS) NOTICE OF COMMISSIONER'S SALE UNDER EXECUTION CASE NO: 24,399

By virtue of the hereunder stated execution to the directed by the Chancery Court of Hancock County, Mississippi, I will on the 15 day of March, 1994, at the front door of the Hancock County Courthouse in the City of Bay St. Louis, Hancock County, Mississippi, within the legal hours of 11:00 o'clock A.M. and 4:00 o'clock P.M., expose to sale, at public outcry, to the highest and best bidder for cash, all the right, interest and claim of the Defendants, Hontas F. Farmer and Barbara A. Farmer, in and to the following described real property, to-wit:

Lot 11, Block 6, Unit 6, DIAMONDHEAD, Phase 2, as per map or plat of said subdivision on file and of record in the Office of the Chancery Clerk of Hancock County, Mississippi;

#### Public Notices

IN THE CHANCERY COURT OF HANCOCK COUNTY, MISSISSIPPI DIAMONDHEAD COUNTRY CLUB AND PROPERTY OWNERS ASSOCIATION, PLAINTIFF

VERSUS HOWARD B. GIBBS and DORIS T. GIBBS, DEFENDANTS) NOTICE OF COMMISSIONER'S SALE UNDER EXECUTION CASE NO: 23,288

By virtue of the hereunder stated execution to the directed by the Chancery Court of Hancock County, Mississippi, I will on the 15 day of March, 1994, at the front door of the Hancock County Courthouse in the City of Bay St. Louis, Hancock County, Mississippi, within the legal hours of 11:00 o'clock A.M. and 4:00 o'clock P.M., expose to sale, at public outcry, to the highest and best bidder for cash, all the right, interest and claim of the Defendants, Howard B. Gibbs and Doris T. Gibbs, in and to the following described real property, to-wit:

Lot 8, Block 5, Unit 11, DIAMONDHEAD, Phase 2, as per map or plat of said subdivision on file and of record in the Office of the Chancery Clerk of Hancock County, Mississippi;

which has been levied on as the property of the Defendants and will be sold to satisfy the judgment entered in this action in the amount of \$1,837.85, together with delinquent assessments from September, 1992, plus interest as provided for in the covenants of Diamondhead Country Club and Property Owners Association, Inc., from date until paid and attorney's fees in the amount of 20% of the amount owed, together with all costs of this proceeding.

Pamela Cuevas Commissioner 2-20; 2-27; 3-6; 3-13-94

**The Sand Box**

Now Under NEW Ownership!

Swimwear & Casualwear for ladies & men, plus ALL your beach needs!

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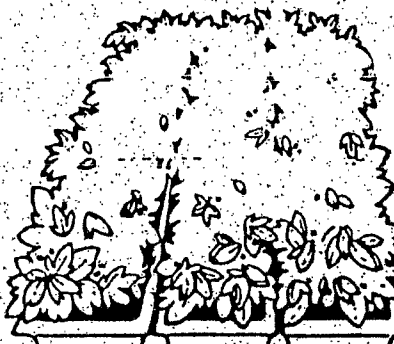


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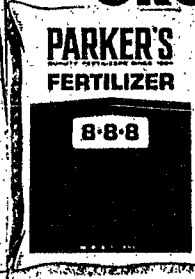
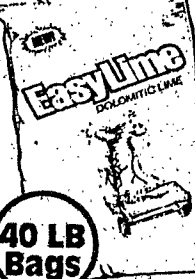
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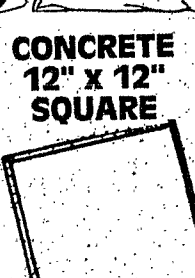
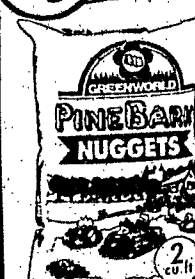
Cow Manure 40 lb. .... 1<sup>29</sup>

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# FINANCIAL FOCUS

TAX SEASON 1994

## Taxpayers Begin to Feel Bite of New Tax Laws

Most taxpayers have been aware for several months of the changes put in place by the Tax Act of 1993. With April 15 drawing closer, however, they're beginning to see the real effects of those changes where it counts — on their federal income tax returns.

The Tax Act of 1993 was designed to reduce the federal deficit by an estimated \$500 billion over the next five years, through a combination of tax increases and spending cuts. The provisions most likely to affect individual taxpayers are those that increase the top marginal tax rates and the taxation of Social Security benefits, however, there are a number of changes that taxpayers need to be aware of.

### Top tax rates increase.

The new law raised the top marginal tax rate for high income earners. For couples with taxable income above \$140,000, and individuals with income in excess of \$115,000, the top marginal tax rate has been increased from 31 percent to 36 percent. For couples and individuals with income greater than \$250,000, the top tax rate has been increased to 39.6 percent.

In a highly unusual provision, these increases are effective retroactive to January 1, 1993.

### Social Security taxes increase.

According to Treasury Department estimates, 6.9 million individuals will pay taxes on their Social Security benefits this year. Almost two-thirds of them will face higher tax bills as a result of the new legislation. Effective January 1, 1994, some Social Security recipients will begin paying taxes on up to 85 percent of their benefits.

Those affected by the increase in taxes on Social Security are couples with provisional income in excess of \$44,000, and individuals with provisional income in excess of \$34,000.

Social Security recipients whose income falls below these levels will compute the tax on their Social Security benefits as they have in previous years.

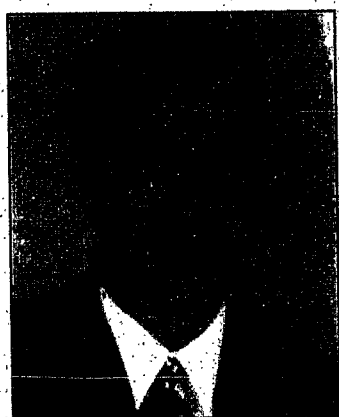
### Alternative Minimum Tax rate increases.

The Alternative Minimum Tax, or AMT, is basically a tax that was put in place to make sure that no one avoids taxes altogether. It primarily affects high income individuals.

Continued on page 4.

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### Craig W. Foster

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## Attention Retirees: How Will Uncle Sam Benefit From Your Social Security Benefits?

For millions of retirees, 1994 will bring higher taxes on Social Security benefits. Those hit hardest will begin paying taxes on up to 85 percent of their benefits, up from a maximum of 50 percent under former law.

How do you know whether you're among those affected? The portion of your Social Security benefits included in your taxable income is based on your "provisional" income, which includes:

- One-half of your Social Security benefits;
- Interest from any municipal bonds you own;
- Your adjusted gross income (AGI), excluding your Social Security benefits.

The tax increase will affect individuals whose provisional income exceeds \$34,000, and couples whose provisional income exceeds \$44,000. The following example demonstrates how the increase might affect a typical retired couple.

Karen and Ed Rapp, both age 67, are retired. On top of \$15,000 in Social Security income, they earn \$45,000 from pensions and investments.

Prior to 1994, only 50 percent of their Social Security benefits, or \$7,500, would have been taxed, bringing their adjustable gross income to \$52,500. Subtracting the standard deduction (\$7,850) and exemptions (\$4,900), they are left with taxable income of \$39,750, and a tax liability of \$6,190.

As of January 1, 1994, however, the

Rapps will be taxed on 85 percent of their Social Security benefits, or \$12,750. Consequently, their adjustable gross income increases to \$57,750, and their tax bill will grow to \$7,660, a 24 percent increase over 1993.

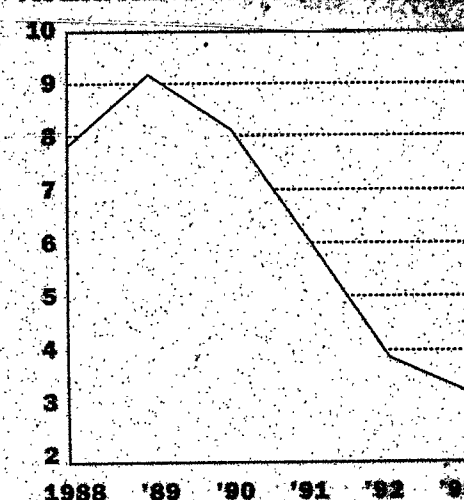
If you don't know whether you'll face higher taxes on your Social Security income, contact your tax professional. In addition, you may want to visit your local Edward D. Jones & Co. office to take advantage of a free computer service that will help you determine what portion of your Social Security benefits might be taxable in 1994. It can also show you whether shifting some of your assets to tax-free or tax-deferred investments could help reduce your tax burden.

With tax-free investments, you pay no federal income taxes on the interest you earn, so you lower the amount of income on which you pay taxes. In some cases, tax-free investments allow you to avoid state and local taxes as well. Most investors are familiar with individual municipal bonds for tax-free income, but there are other tax-free investments to choose from, including tax-free unit investment trusts, tax-free mutual funds and even tax-free money market accounts

## After the CD Over

The average 6-month CD rate has fallen from 9.25% in 1989 to 3.25% in 1993. If you have a CD that matures, you would just have to reinvest it on investments that offer a higher degree of safety and the potential to provide rising income. Contact Edward D. Jones & Co. investment representative today.

### AVERAGE 6-MONTH CD RATE



Source: Federal Reserve

for your short-term savings.

Tax-deferred investments aren't completely tax free, but they allow you to control when you pay taxes on your earnings. With tax-deferred investments like annuities and IRAs, you pay no taxes on the interest you earn until you withdraw them at some point in the future. Because you earn on all of your interest, your money compounds and your tax-deferred investment grows faster than it would in a taxable investment.

With higher Social Security taxes on the horizon, you owe it to yourself to find out whether tax-free or tax-deferred investments can help you meet your long-term financial goals. ■

### BIGGER TAX BILL FOR SOCIAL SECURITY BENEFITS

Social Security income = \$15,000 All other income = \$45,000

	Current Law	New Law
Income	\$ 45,000	\$ 45,000
Taxable Social Security	+ 7,500 (50%)	+ 12,750 (85%)
Adjusted Gross Income	\$ 52,500	\$ 57,750
Standard deduction*	(7,850)	(7,850)
Exemptions*	(4,900)	(4,900)
Taxable income	\$ 39,750	\$ 45,000
Tax liability	\$ 6,190	\$ 7,660

\* SOURCE - Congressional Budget Office

**VALUABLE TAX INFORMATION**  
Save this insert until  
**APRIL 15**

## Does Your IRA Need A Check-Up?

If you're already contributing to an IRA, you've taken an important first step toward building a healthy nest egg for retirement. But when it comes to something as important as long-term financial security, don't be satisfied with leaving well enough alone.

With the dramatic decline in interest rates this decade, some IRAs have become underachievers, particularly those that invest only in fixed-income investments like CDs. If that's the case with your IRA,

when retirement rolls around, you may find that your savings falls short of your goals.

To make sure you're financially prepared for retirement, Edward D. Jones & Co. invites you to give your IRA a free check-up with our free computerized IRA analysis called IRA CALC. If you provide current information on your IRA, IRA CALC will show you what your IRA could be worth when you retire, based on that information. It can even show you how that amount will change if you can increase the rate of return you're earning by even a small amount.

If you find that your IRA is an underachiever, Edward D. Jones & Co. may be able to offer you some attractive higher-paying alternatives, and remember, it's simple to transfer your IRA. Plus, transfers carry no tax consequences and require no additional paperwork at tax time.

As hard as you have worked to prepare for retirement, it's important that you make sure your money keeps working just as hard. Call your Edward D. Jones & Co. investment representative to schedule an appointment for your IRA CALC. It takes only a few moments and it's absolutely free.



# 7.04%\*

## Don't let your IRA retire before you do.

With today's lower interest rates, some IRAs aren't the hard workers they used to be. We can prepare a free report that will show you how much your IRA will be worth when you're ready to retire. Don't take chances with your retirement savings. To find out if your IRA could be earning more, call or stop by today.

**Craig W. Foster**

845-C Hwy 90  
Bay St. Louis, MS 39520  
467-9400

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\* Rate expressed as the lesser of yield to call or yield to maturity on A-rated corporate bonds. Effective 2/1/94. Subject to availability. Market risk is a consideration on investments sold prior to maturity.

## Not All Tax-Free Investments are Created Equal. What's Right For You?

Before we know it, April 15 will be here again and as a result of the new tax laws, many individuals will see their tax bills increase this year.

What's available for those seeking tax relief? Tax-free investments can be part of the solution. When you own tax-free investments, you pay no federal income tax on your interest and dividends, so you still earn an attractive rate of return, but you reduce the amount of income on which you pay taxes.

Before you purchase tax-free investments, there are a couple of important points to consider. First, although no one wants to pay more than his or her fair share of the tax burden, tax consequences aren't the only factor to consider when making an investment decision. Decide first whether or not the investment fits your long-term needs for safety and return. If not, it doesn't belong in your portfolio.

Second, there are several kinds of tax-free investments available. It's important that you choose the one(s) best suited to your personal needs.

Let's take a look at the differences among the various types of tax-free investments.

### Tax-free municipal bonds

When you invest in a municipal bond, you lend money to the issuer of the bond (generally a city, state or municipality) to help fund important projects like road and highway construction, hospitals, housing or public education.

In return for your "loan," the issuer agrees to make fixed-interest payments to you over the life of the loan and to return your original investment (your principal) when the bond matures. Maturities can be short-term, or as long as 30 years. The interest you earn on municipal bonds is free from federal income taxes and, in many cases, from state and local taxes as well. Generally, interest payments are made semiannually.

In addition, some municipal bonds carry insurance for the timely payment of principal and interest. Investors can own individual municipal bonds, or they can own municipal bonds through other investments like unit investment trusts (UITs) and tax-free mutual funds.

### Tax-free unit investment trusts

A tax-free unit investment trust allows an investor to diversify his investments

## When Less Is More

If you are among those impacted by the new tax laws and are facing a higher tax bill in 1993, or if you are simply looking for tax relief, don't overlook the benefits of tax-free investments. Although at first glance the yields on tax-free investments may appear to be less attractive than those on comparable taxable investments, in many cases, tax-free bonds can actually provide you with more spendable income than higher yielding taxable investments. The following chart shows

you what you would need to earn on a taxable investment in order to receive the same amount of after-tax income that a tax-free investment pays.

To take an example, if you're in the

28 percent tax bracket, you would need to earn 7.64 percent on a taxable investment to get the same amount of after-tax income you would get from a tax-free bond paying 5.5 percent.

Because you do not pay federal income taxes on the interest you

earn from tax-free investments, they can actually give you more after-tax income than taxable investments with higher yields. ■

*Tax-free bonds can actually provide you with more spendable income than higher yielding taxable investments.*

**WHEN LESS IS MORE**  
**Tax-free/Taxable Equivalent Table**

Tax-free Yield	Equivalent Taxable Yield				
	Marginal Tax Rate				
	15%	28%	31%	36%	39.6%
4.0%	4.71%	5.56%	5.80%	6.25%	6.62%
4.5%	5.29%	6.25%	6.52%	7.03%	7.45%
5.0%	5.88%	6.94%	7.25%	7.81%	8.28%
<b>5.5%</b>	<b>6.47%</b>	<b>7.64%</b>	<b>7.97%</b>	<b>8.59%</b>	<b>9.11%</b>
6.0%	7.06%	8.33%	8.70%	9.38%	9.93%
6.5%	7.65%	9.03%	9.42%	10.16%	10.76%

through ownership of a portion (a unit) of a group of 10 to 30 individual municipal bonds. The bonds are selected by a professional and monitored constantly for credit quality.

Unit trusts share a number of the features that make individual municipal bonds attractive to investors, like tax-free interest, a fixed rate of return and insurance for the timely payment of principal and interest on some trusts.

However, there are some differences as well. First, with unit trusts, investors can choose to receive their interest checks monthly, quarterly or semiannually. They can also choose to reinvest their interest payments to purchase more units of the trust so that returns compound over time. In addition, the initial investment required to purchase a unit trust is generally \$1,000, compared to \$5,000 for individual bonds.

State tax-free unit trusts are also available, and pay income that is both federal and state tax free to residents of that state.

### Tax-free mutual funds

When you purchase tax-free mutual funds, you buy shares of a portfolio of 30 to 100 individual bonds that are federally tax exempt. If the fund happens to be state specific, the income earned on it is exempt from state taxes for residents of that state.

Mutual funds are attractive to individual investors because they offer the added safety of diversification and professional management. Mutual fund portfolios are managed by professionals with proven track records.

Tax-free funds differ in a number of significant ways from individual municipal bonds. First, a mutual fund has no set maturity date. You can sell your shares on any business day, but the amount you receive could be higher or lower than the price you paid for the shares, depending on the performance of the bonds in the portfolio and on where interest rates are at that time. Because share prices fluctuate, your payments (which are made monthly) will not be fixed, but will vary. Like unit trusts, mutual funds offer the option to reinvest income for compounding returns.

Mutual funds and unit trusts are offered by prospectus. A prospectus provides important information, including facts on charges and expenses. Read it carefully before you invest or send any funds.

### Making your choice.

A sound investment strategy might include one, two or all three types of tax-free investments. Visit with your Edward D. Jones & Co. investment representative to determine which are best suited to your needs. ■

## The Best of Both Worlds

In 1993, interest rates reached 20-year lows. Today, you may be wondering whether they are headed up or down in the near future. The answer is "yes."

No one can predict where interest rates will go. For that reason, it's important to build an investment portfolio that performs well under a variety of economic and market conditions.

One of the best ways to protect your savings is by diversifying your portfolio among a number of different investments. This protects you from being severely affected by the performance of just one stock or bond. Many safety-conscious investors working toward long-term objectives find U.S. Treasury securities particularly appealing.

### U.S. Treasury Securities

U.S. Treasuries not only offer attractive returns, but because they are backed by the United States government, they rank among the safest investments available. In addition, they provide regular income on a semi-annual basis, and the interest they pay is state and local tax free.

U.S. Treasuries are available in a variety of maturities, ranging from three months to 30 years. In most cases, the interest rates on longer-term bonds will be higher than shorter-term bonds. However, shorter-term bonds offer you more flexibility since your money is not locked into one investment for a long period of time. In addition, although all bond prices move when interest rates move, the prices of short-term bonds are typically more stable than those of long-term bonds. That's particularly important if you decide to sell your securities before they mature.

### Laddering

Protecting your income by diversifying among a number of different investments is an important strategy to remember. However, a well-planned portfolio is also diversified by maturity dates. A portfolio that includes short-, intermediate- and long-term bonds offers maximum flexibility and liquidity. Building a bond portfolio in this way is known as staggering maturities, or "laddering."

### The Long and Short of It

Laddering U.S. Treasury securities is an attractive strategy for investors who want safety and liquidity. To demonstrate how it works, consider the following example.

Brian and Judy Moore had \$80,000 to invest in U.S. Treasuries. Although longer-term bonds offered the most attractive interest rates, the Moores didn't want to lock all their money into a long-term

investment because they planned to use some of it for home improvements a few years down the road.

After talking to their investment representative, the Moores decided that laddering was the solution they needed. They split their investment among two-year, five-year, seven-year and 10-year Treasuries, investing \$20,000 in each. As a result, a portion of their investment earned the higher rates of long-term Treasuries, and they still had money coming due in just two years. When that time comes, the Moores can choose to reinvest it or use it to meet expenses they may have at that time.

Your investment representative can give you a better idea of how "laddering" and U.S. Treasuries can fit into your diversified investment portfolio. ■

## Retiree Read

Saving retirement that individual changes? Security inflation, balances important. Despite Social Security one-third enjoy a plan, the answer to your Social Security will only income must cover and investment. Whether about a years of best tool savings.

### TAX BR

Marginal Rate

15%  
28%  
31%  
36%  
39.6%

### TAX BR

Marginal Rate

15%  
28%  
31%  
36%  
39.6%

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## Retirement: Ready or Not?

Saving enough for a financially secure retirement is one of the greatest challenges that individuals face. Given the frequent changes in tax laws, the outlook for Social Security and uncertainty regarding inflation, a sound retirement plan that balances safety and return is more important than ever.

Despite what many people believe, Social Security will only provide about one-third of the income you'll need to enjoy a comfortable retirement. If you have a company-sponsored retirement plan, that will help, but it's not the whole answer either. Even a company plan and your Social Security benefits combined will only provide about 70 percent of the income you need for retirement. The rest must come from your personal savings and investments.

Whether you're just starting to think about a savings plan or are within a few years of retirement, IRAs are among the best tools available for building retirement savings.

IRAs were designed to make it easy for individuals to save for retirement. They allow you to hold a variety of investments in one account and to defer paying taxes on the dividends and interest you earn until you withdraw the funds at retirement. Because you pay no taxes on your earnings, you earn interest on a larger amount of money, so your savings grows faster than it would in a taxable account.

Of course, IRAs were most popular prior to 1986, when contributions were fully deductible. However, IRA contributions are still partially, if not fully, tax deductible for many individuals. In fact, 73 percent of those eligible to make IRA contributions can still take a full or partial tax deduction.

Whether or not your IRA contribution is deductible, you'll still benefit from tax-deferred compounding, which will keep your money hard at work until you retire. The longer you put off paying taxes, the larger your retirement nest egg can grow. The chart at the right shows what a difference tax deferral can make.

If your investment goals include building financial independence for retirement, it's to your advantage to learn about all the advantages of an IRA. ■

### TAX BRACKETS FOR 1993

Marginal Rate	Single	Married Filing Jointly	Heads of Households	Married Filing Separately
15%	\$0 - 22,100	\$0 - 36,900	\$0 - 29,600	\$0 - 18,450
28%	\$22,101 - 53,500	\$36,901 - 89,150	\$29,601 - 76,400	\$18,451 - 44,575
31%	\$53,501 - 115,000	\$89,151 - 140,000	\$76,401 - 127,500	\$44,576 - 70,000
36%	\$115,001 - 250,000	\$140,001 - 250,000	\$127,501 - 250,000	\$70,001 - 125,000
39.6%	over \$250,000	over \$250,000	over \$250,000	over \$125,000

### TAX BRACKETS FOR 1994

Marginal Rate	Single	Married Filing Jointly	Heads of Households	Married Filing Separately
15%	\$0 - 22,750	\$0 - 38,000	\$0 - 30,500	\$0 - 19,000
28%	\$22,751 - 55,100	\$38,001 - 91,850	\$30,501 - 78,700	\$19,001 - 45,925
31%	\$55,101 - 115,000	\$91,851 - 140,000	\$78,701 - 127,500	\$45,926 - 70,000
36%	\$115,001 - 250,000	\$140,001 - 250,000	\$127,501 - 250,000	\$70,001 - 125,000
39.6%	Over \$250,000	over \$250,000	over \$250,000	over \$125,000

## Your 1993 Tax Preparation Checklist

April 15 will be here before you know it. Will you be ready? Use this tax preparation checklist to make your tax time preparations less time consuming and less confusing.

Be sure you cover each item and bring your checklist to your tax professional when you begin preparation of your return. Remember, these are general guidelines only. Always consult a competent professional for tax-planning advice.

☐ I received my 1040 forms from the IRS and have the appropriate version (long or short) for my return this year.

☐ I have requested any special or additional forms I will need from the IRS (1-800-TAX-FORM or 1-800-829-3676).

☐ I have made my annual IRA or retirement plan contribution.

☐ I have reviewed my IRA or other retirement plan and am satisfied with the return I am earning.

☐ I have documented all income for 1993. Don't forget:

- Salaries, wages, commissions (W2)
- Social Security income
- Railroad retirement benefits
- Dividends, interest income, royalties
- Rent income
- Income from partnerships, S corporations, estates and trusts

- Gains or losses from sale of investments
- Distributions from retirement plans
- Tax-exempt income

☐ I have documented relevant expenses for 1993 including:

- Medical expenses
- Charitable contributions
- Real estate, personal property and foreign taxes
- Mortgage interest
- Casualty losses
- Moving expenses
- Other miscellaneous deductions

☐ I have received and reviewed my tax reporting information on my investments:

- 1099s (INT, DIV, MISC, B, OID)
- Summary of Investment Income
- Retirement plan distribution information (1099R)

Please note: This information should begin to arrive by February 1, 1994, but depending on the investments you own, your information may not be complete until late March.

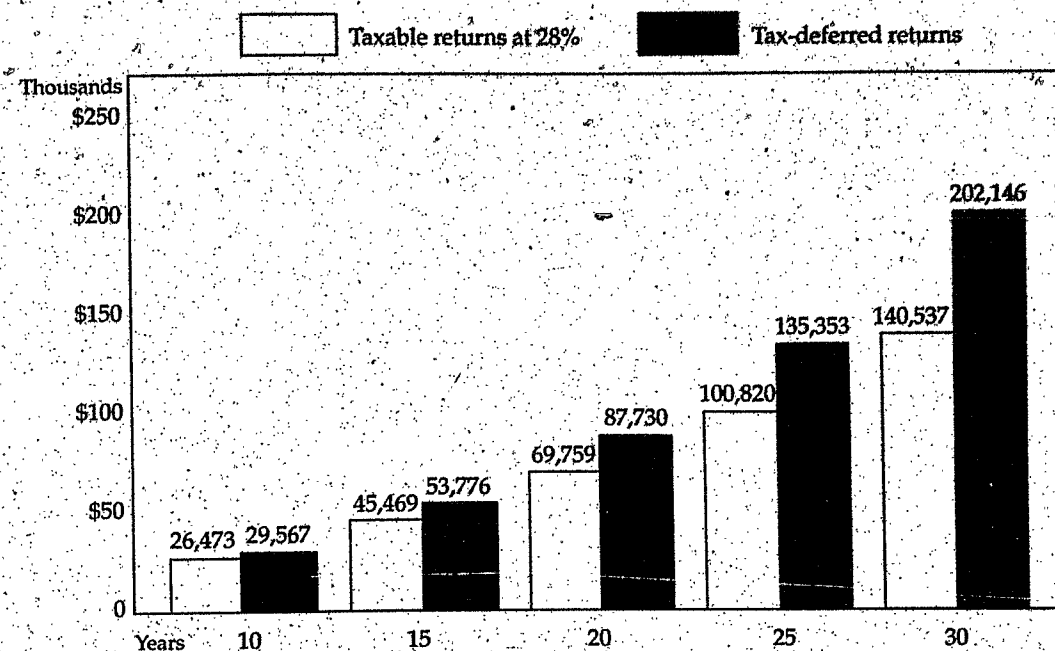
☐ I have reviewed my investment strategy and am satisfied with the amount of taxes I'm saving. My tax-free investments include:

- Municipal Bonds
- Unit Investment Trusts
- Tax-free Mutual Funds

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### TAX-DEFERRED VS. TAXABLE RETURNS

Assumes 7% annual rate of return and \$2,000 annual contributions for an investor in the 28% federal tax bracket



Source: Capitol Research and Management Company

## New Tax Laws May Mean Big Changes for Small Businesses

The impact of the new tax laws won't be limited to individual taxpayers. A number of the provisions will affect the nation's small business owners.

### Income taxes:

In addition to an increase in the top marginal rates for individuals, the top corporate tax rate was raised to 35 percent for taxable income in excess of \$10 million. The increase is effective retroactive to Jan. 1, 1993.

### Payroll taxes:

The \$135,000 cap on the taxation of wages and self-employment income was repealed. Effective Jan. 1, 1994, all earnings will be subject to the 2.9 percent Medicare tax.

### Fuel taxes:

A tax of 4.3 cents per gallon on transportation fuels, including gasoline and diesel fuels, went into effect Oct. 1, 1993. Commercial airline fuel is exempt for two years.

### Capital gains tax:

The rate was cut in half, to 14 percent, for investors who hold new assets in certain start-up companies for at least five years.

### Business deductions:

Businesses may deduct only 50 percent of meals and entertainment beginning Jan. 1, 1994, down from the current 80 percent. Deductions for club dues, certain lobbying costs and expenses of spouses and dependents on business travel have been eliminated.

### Investment incentives:

Small businesses may write off up to \$17,500 each year (up from \$10,000) for capital equipment purchases, retroactive to Jan. 1, 1993.

### Tax incentives:

The tax credit for research and experimentation will be extended to mid-1995. Businesses will receive tax credits for providing educational assistance and hiring disadvantaged individuals. Tax incentives for issuing bonds for small manufacturing facilities and farms will be made permanent. ■

## Six big reasons to invest with Edward D. Jones & Co.

- U.S. Government Guaranteed Bonds.** 6.22%\*  
Guaranteed as to timely payment of principal and interest.
- Federal Income Tax-Free Municipal Bonds.** 5.50%\*  
Interest may be subject to state and local taxes.
- Investment Grade Corporate Bonds.** 7.04%\*
- Insured Income Tax-Free Municipal Bonds.** 5.27%\*  
Interest on these bonds may be subject to state and local taxes.
- IRAs and Retirement Plans.** 7.04%\*  
Based on A-rated corporate bonds.
- Your Edward D. Jones & Co. Investment Representative.**



Call or drop by for more  
information on how to take  
advantage of today's  
attractive investments.

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\* Rate expressed as lesser of yield to call or yield to maturity as of 2/1/94. Subject to availability. Market risk is a consideration on investments sold prior to maturity.

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## FDIC Insurance Update for Retirement Plans

For years, safety-conscious investors have turned to FDIC-insured Certificates of Deposit (CDs) as an option for their retirement savings dollars. Beginning December 19, 1993, however, the rules covering FDIC insurance on CDs held in some retirement plans changed.

Under the old law, the FDIC insured the CDs in each of your accounts and retirement plans at a single institution for up to \$100,000. Under the new rule, however, if you have CDs in more than one retirement account (including IRAs, self-directed Keogh plans and 457 plans) at the same institution, your FDIC insurance is limited to a total of \$100,000

on the total value of the CDs in all of those accounts.

Below is an example of how the new rule changed the FDIC coverage for an investor who owns CDs in five separate accounts at the same financial institution.

Two important points to remember:

1. The new rule applies only to CDs held in IRAs, self-directed Keoghs and 457 plans. It does not affect coverage on regular savings or investment accounts.

2. The new rule applies only to CDs purchased on or after December 19, 1993. FDIC coverage on CDs purchased prior to that time has not changed.

In light of these new rules, it may be a good idea to contact your Edward D. Jones & Co. investment representative for a review of your current retirement savings plan and your future needs. ■

Type of account	Value of CDs in account	FDIC Insurance under old rule	FDIC Insurance under new rule
Joint account	\$100,000	\$100,000	\$100,000
Individual account	\$100,000	\$100,000	\$100,000
IRA	\$100,000	\$100,000	Total
457 plan	\$100,000	\$100,000	of
Self-directed KEOGH	\$100,000	\$100,000	\$100,000
<b>Total FDIC coverage</b>		<b>\$500,000</b>	<b>\$300,000</b>

## Is the Stock Market A Good Place To Spend 1994?

The beginning of a new year typically raises some not-so-new questions among many individual investors. Where is the stock market headed? Will this be a good year to invest?

At Edward D. Jones & Co., we have some answers — the same ones we've always had. Successful investing depends on a long-term strategy that includes high quality equity investments, not on trying to time the highs and lows of the stock market.

If you're considering the reasons not to invest in 1994, consider the reasons that kept others from investing in years past. It can be a costly decision. For each year, you'll see what \$10,000 invested in common stocks\* then would be worth today.

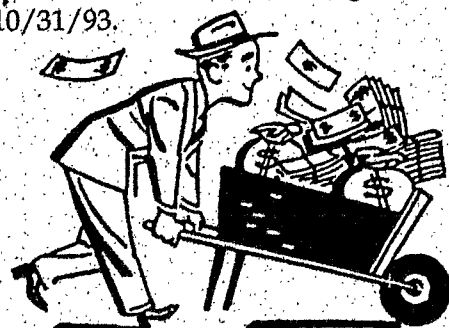
### January 1,

1973 - The Dow topped 1000 for the first time. We're due for a crash.	\$93,401
1974 - OPEC is in control. Nixon won't be for long.	\$109,459
1975 - This is the worst market in 40 years.	\$148,533
1976 - New York City almost went bankrupt and we're wearing WIN buttons.	\$108,306
1977 - Coffee is \$5 a pound. Inflation is killing the economy.	\$87,480
1978 - You can't make anything in this market. It's barely moved in two years.	\$94,253
1979 - No economy can stand interest rates this high.	\$88,479
1980 - Iran is holding America hostage. I'm holding on to my money.	\$74,701
1981 - Chrysler needs \$400 million and I'm supposed to invest in the market?	\$56,401
1982 - The recession has started and it could be bad.	\$59,297

1983 - Ten percent unemployment and banks are failing. I knew it would be bad.	\$48,802
1984 - The Dow is over 1250. It's an all new high and I missed it.	\$39,854
1985 - There haven't been this many bank failures since the '30s.	\$37,518
1986 - The federal deficit is over \$200 billion.	\$28,500
1987 - A 2000 Dow is ridiculous. I know I've missed the boat.	\$24,026
1988 - Where were you on Black Monday? I was out of the market.	\$22,837
1989 - There's talk of bailing out the S&L's. I'm bailing out.	\$19,603
1990 - The '80s are over but high yield bond problems aren't.	\$14,897
1991 - We're days away from war with Iraq. Could there be a worse time to invest?	\$15,376
1992 - Invest in stocks? Maybe you haven't heard. We're in a recession.	\$11,798
1993 - We're swearing in a new president and a new party. I'm swearing off the stock market.	\$10,963

You can probably think of a reason not to invest in 1994. But think about this instead. A buy and hold strategy that emphasizes diversification still offers tremendous values to investors, despite short-term fluctuations in the market. It was true in 1973 and it's true today, the stock market is a good place for long-term investors. ■

\* Based on the S&P 500. Assumes reinvestment of dividends. Ending values as of 10/31/93.



### I would like more information on:

- ☐ Tax-free bonds
- ☐ Tax-free unit investment trusts
- ☐ Tax-free mutual funds
- ☐ U.S. Government securities
- ☐ Certificates of deposit
- ☐ Tax-deferred annuities
- ☐ IRAs
- ☐ Laddering bonds
- ☐ High-quality common stocks.
- ☐ Other \_\_\_\_\_

### I would like to schedule an appointment for:

- ☐ A free evaluation of my IRA
- ☐ An analysis of any increase in taxes on my Social Security benefits
- ☐ A complete review of my investment portfolio

### Please print clearly:

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Phone: \_\_\_\_\_

### Complete and send to:

**Craig W. Foster**

845-C Hwy 90  
Bay St. Louis, MS 39520  
467-9400

**Edward D. Jones & Co.**  
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### Continued from page 1.

Effective January 1, 1993, AMT rates increased from 24 percent to 26 percent on the first \$175,000 of income, and 28 percent on income over \$175,000. As a result of the new law, AMT could become a factor for individuals who have not previously been subject to this tax.

### Estate and gift tax rates won't fall.

Estate and gift tax rates will not be lowered to 50 percent, as was once expected, but will remain at 53 and 55 percent. This will affect estates valued at \$10 million or more.

### No change in capital gains tax rate.

The new tax laws do not change the maximum long-term capital gains rate of 28 percent. In light of the increase in the top marginal tax rate, investments like growth stocks, which offer the potential for long-term capital gains, rather than ordinary income, will be more attractive for some investors.

### More documentation needed for charitable gifts.

Taxpayers now need written documentation in addition to a canceled check in order to substantiate charitable deductions in excess of \$250.

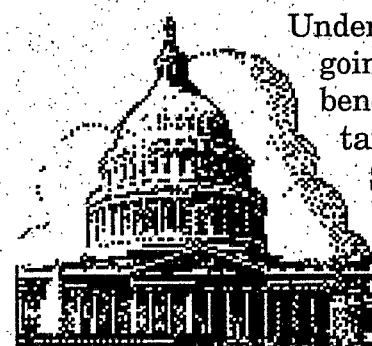
### Tax relief.

Clearly, not all taxpayers will feel the effects of the changes in tax laws to the same degree. To find out how the new tax laws will affect you, consult your tax professional.

If you're in for a tax increase, tax-free investments like municipal bonds, unit trusts and tax-free mutual funds, or tax-deferred investments like annuities and IRAs may help. Visit with an investment representative to make sure you're taking full advantage of the tax-advantaged investments that can help you achieve your long-term financial goals. ■



## SOCIAL SECURITY TAXES ARE GOING UP.



Under the new law, millions of retirees are going to pay more taxes on their Social Security benefits. If you're among them, you could be taxed on as much as 85 percent of your Social Security income.

Don't take chances with your retirement income. Edward D. Jones & Co. will be happy to provide a free computerized report that will help you determine

what portion of your benefits may be subject to taxation. We can also look at strategies to help reduce your tax burden.

Call for an appointment today.

**Craig W. Foster**

845-C Hwy 90  
Bay St. Louis, MS 39520  
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